

NOW IN ITS FIFTIETH YEAR

# SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY

Vol. 52, No. 44

Three Sections

TORONTO, CANADA, SEPTEMBER 4, 1937

Established A.D. 1887

10 Cents

## THE FRONT PAGE

Admirers of "Jay's" photographic work in these pages, and those who have heard him lecture in the cause of photographic art, will be glad to learn two pieces of news about him. One is that he has received and accepted the invitation of the Council of the Royal Society of Arts to become a Fellow of that body, entitling him to subscribe himself F.R.S.A. This is the third oldest of the learned and scientific societies of England, founded in 1754 when only the Royal Society and the Society of Antiquaries were in existence. It has always been interested in the British territories overseas, and for more than a hundred years has worked for the promotion of arts and industries in the colonies and Dominions. Its character after 1830 was largely moulded by the Prince Consort, and it secured its Royal Charter in 1847. It was recently enabled by some generous donations to acquire ownership of the splendid London premises built for it in 1775 by the Brothers Adam, but held only on lease until 1922.

The other item is that "Jay" will be making a combined lecturing and photographic tour of Canada from Sudbury to Prince Rupert in November, December and early January. His lecture dates are booked by the Association of Canadian Clubs, and will be found on page 14.

• • •

THERE is an unnecessary amount of excitement in the papers about the latest behavior of Mr. Aberhart. As we go to press that eloquent premier is asserting his determination to enforce his bank legislation in spite of the fact that it has been disallowed by the federal Government; and he quotes an unfortunate but entirely *obiter dicta* remark of Mr. Lapointe's a year or so ago to the effect that disallowance was pretty well obsolete. Mr. Lapointe was talking about disallowance in the sense of a political practice, and not in the sense of a constitutional right, and even at that he was talking very much without his book. There is not the slightest danger of Mr. Aberhart being able to perform any effective action under the terms of any law which has been disallowed by Ottawa. The Lieutenant-Governor, who is a Dominion functionary, would not sign any order-in-council or other document requisite for such purposes, or if he did sign them his resignation would be called for by Ottawa. The courts of Alberta are, fortunately, not under the control of Mr. Aberhart and would not recognize for a single minute the claims to validity of a disallowed statute.

All that Mr. Aberhart can really do is to manoeuvre himself into a position in which the Albertans can be induced to think that he has, and they have, a grievance against Ottawa, and to vote him back into power. And even if they vote him back into power and he re-enacts, perhaps under a slightly different form, his anti-bank legislation, it will merely be once more disallowed by the Dominion—or possibly, and we think more wisely, reserved until the advice of the Supreme Court on its constitutionality has been obtained. A Dominion Government which maintained disallowance against a re-elected provincial Government, on a statute which was within the powers of the Province and was objected to merely on grounds of public policy, would be in a very painful position. But a Dominion Government which maintains disallowance on a statute which is judicially declared to be beyond the powers of the Province is merely doing its duty.

The really serious side of the matter is that Mr. Aberhart can, within the powers of the Province, make things so uncomfortable for the banks that they can scarcely carry on business in Alberta. If the people of Alberta really want that to happen we do not see much that can be done about it. The Dominion can define and control the business of banking, but it can scarcely force that business upon a Province which decides to get along without it. What life in a bank-less and credit-less Province would be like we find it difficult to imagine, but it is possible that the Albertans will shortly show us. If they do, we predict that they will greatly dislike it, and will lose very little time in asking the banks to open up again.

• • •

## ON ENDING HOSTILITIES

WE SHARE, as every humane Canadian must, the feelings expressed by Dr. Peter Bryce, Moderator of the United Church of Canada, concerning the wholesale massacre of non-combatants which is going on daily in China and in Spain. But we are by no means sure that it is sufficient, as Dr. Bryce seems to suggest, that the Governments of the world should be informed by widespread public protest "that millions upon millions of people are being outraged in every humanitarian instinct." Dr. Bryce holds that "The mighty power of sentiment against all that is involved in modern warfare may yet save the world from disaster if it is expressed, individually by the peoples of the world, and if it is crystallized into action by governments, compelled to do so through the sheer force of the weight of public opinion." Sentiment and the expression of sentiment are one thing and governmental action is an entirely different thing. Sentiment is at least inexpensive, and the expression of it is sometimes pleasant. Governmental action based upon purely humanitarian motives may at times involve sacrifices which the pure sentimentalist does not contemplate.

The Government of the Dominion of Canada has consistently and studiously avoided accepting any commitments extending beyond the minimum involved in membership in the League of Nations, and



"SAND SHADOW," by Miss A. Wurtele, Goderich, Ont., prize winning photograph of last week in the Summer Photograph Competition. Rolleicord camera, 1/25 sec. at F16, medium filter; 3 p.m. in August.

within the League it has made itself chiefly notable by its devotion to the task of keeping even that minimum as small as possible. We find no evidence that in so doing it has seriously misrepresented, nor perhaps the sentiment, but the disposition to self-sacrifice for the sake of sentiment, of the Canadian people. The Government of the United States has abstained from accepting even the minimum responsibilities of League membership; and we can find no evidence that it any more than the Canadian Government has misrepresented the altruism of those who elect it. Expressions of horror are very easy to obtain from both Americans and Canadians. Collective action for the suppression of that which horrifies is an entirely different matter. The sad fact is that the horrified are only just horrified enough to make a vocal protest; they are not horrified enough to pay out any Canadian or American money or to risk any Canadian or American lives to put an end to the horror.

• • •

## WHAT SHOULD CANADA DO?

THE Canadian League for Peace and Democracy is circularizing Canadians with a copy of Dr. Bryce's utterance and asking their views on a number of questions, including: "Do you favor action by the forthcoming Assembly of the League of Nations to end hostilities in Spain and China?" We regret that the circularizers have not added a subsequent question: "If you do, by whom do you think that action should be taken?" The League of Nations has no armament. It can despatch no expeditionary forces. It cannot even impose sanctions. It is all very well to talk about action by the League of Nations, but action by the League of Nations is merely concerted action by each and all of the nations in the League. The question should read: "Do you favor action by Canada in concert with the League?"

Furthermore, what sort of peace and what sort of democracy does the Canadian League for Peace and Democracy think it is going to establish in Spain by merely "ending hostilities" between Franco and the Loyalists? And what sort of peace and what sort of democracy does it think can be established in the vicinity of Shanghai by compelling the Chinese and Japanese to shake hands under the muzzles of a fleet of British, American, French and presumably Canadian war vessels?

We can assure the Canadian League that the Japanese are not going to be greatly bothered by any

mere expression of "the mighty power of sentiment against all that is involved in modern warfare." Nor have General Franco and the Loyalists shown themselves much more susceptible to the cries of outraged humanitarian instincts. The one thing that will deter war-makers from blowing other people to atoms is a lively prospect of being blown to atoms themselves.

• • •

## A NEW SANTA CLAUS

THERE will be many a Santa Claus in Canada this Christmas who instead of enacting the old traditional character of that generous saint as derived from Germany—a pre-Hitler Germany, obviously—will be performing the slightly whimsical and modernized version of him as developed in Lady Tweedsmuir's "Reindeer at Christmas," a twenty-minute playlet just issued in French's Canadian Playwright Series. The play, says Her Excellency, "should be taken fast, and with a sense of humor." It should indeed, for on the time-honored theme of the four very poor little children and their widowed father Lady Tweedsmuir has embroidered a most delightful device in the shape of a Santa Claus with two talkative reindeer (Percy and Robert) who are seen only outside the cottage window and get their horns tangled up whenever they move too suddenly, and who have acquired a terribly blasé preference for visiting New York penthouses instead of Northern Canadian forest shacks. It is a dexterous piece of fancy and if done in the proper spirit it will charm any audience, old or young, simple or sophisticated. Needless to say its ethics are excellent; its vice-regal author (she appears in the book-lists as Susan Buchan) has no sympathy with the perverted viewpoint of Percy and Robert and makes the fact unmistakably clear.

• • •

## MR. SINCLAIR'S RETIREMENT

THE retirement from political life of W. E. N. Sinclair, Member of the Ontario Legislature for South Ontario for over twenty out of the last twenty-five years, and for a time leader of the Liberal Opposition in the Legislature, is one of the profoundly regrettable results of the workings of our political system. A man of exceptional charm and culture, with a strong sense of public duty, he had the bad fortune to be a profound believer in the principles of

(Continued on Page Three)

## THE PASSING SHOW

BY HAL FRANK

ALL signs point to another world war. Nations are building up armaments and skirts are getting shorter.

And then there is the story of the trailer manufacturer who made a special bid for the nudist trade with an uncovered wagon.

According to the president of International Inventors, Inc., one of the needed inventions of the age is a burglar alarm so sensitive that it can be set off by the heat emanating from a human body. But suppose, supposes Oscar, he happens to be a cold-blooded burglar?

The fun about being an ordinary citizen is that you don't have to go round with a bodyguard.

Don't be surprised if you get a winning smile from a stranger these days. He's probably your provincial Member of Parliament.

It's a sad commentary on human nature that the only thing that makes people internationally-minded is war.

The Japanese are a clever race, but we doubt if even they have found a way of expanding without expending.

There are still idealists among us. You find them writing letters to the newspapers asking that the forthcoming election be kept free from personalities,

Tourist traffic from the United States to Canada is away up again, but the statistics don't say whether it's because this country is so charming or whether it's because home has become such a pleasant place to get away from.

Another needed invention of our time, we learn, is a non-skid bathtub. Professor Gilwilliger, who has worked on that problem for years, declares that it is insoluble. What he is now trying to contrive is a non-skid foot.

Now we know why the film houses call them double bills, says Horace. The plots are identical.

The Spanish war is at last making progress. From page one to page two.

According to a report from Ottawa, what Ontario needs is dry weather. It would certainly harmonize with the election speeches.

President Roosevelt's plan to restrict farm production has received support from an unexpected source. A farm in Idaho is being swallowed up in the earth.

Nudist tea shops have been opened up in London, England. We understand there is no uncover charge.

Esther says she is certain that Mr. Rowe will win the election. She has sent him a copy of "How to Win Friends and Influence People."

## OH, ROWAN TREE!

BY FREDERICK NIVEN

RECENTLY I have been living—or making my headquarters—in a settlement of Western Canada composed chiefly of immigrants from Scotland and England. There, at least, has been my pied-à-terre. There has been a roof under which to keep my books and such household goods as ordained wanderers may carry with them.

These Scots and English are not by any means all exiles in the melancholy sense of the word. Many of them, returning on visits to the Homeland, decide that (in the words of Old Bill) here is a "Better 'Ole," things being as they are. Yet something of their native country, even for these, remains perdurable in the mind and heart.

Listening to the talk of these exiles, when its theme is the Old Land, it does not seem to be the fleshpots that the average Scot abroad remembers. His memories are much less of the theatre, the theatre-supper, that side of life, than of some natural scene, a hill, a moor, a wood, a running water.

THE Englishman—I do not write this with any intention of invidious comparison, merely with the realization that there are apparently national characteristics and differences—when he remembers his old home, should his memories take him afIELD, is apt to see pink-coated huntsmen and the pack of hounds, the manor-house, the rectory. Church and State, and tattered flags in old abbeys, seem dear to him, while to the average Scot it is more the rowan tree (to speak symbolically) that will aye be dear. But generalizations must not be taken too seriously, forgetful of exceptions. And national differences need not lead to international acrimony. This is a small planet, and speed, the celerity of travel, our many inventions, make it smaller.

Even so, for each there is some spot of earth "beloved over all," as Kipling sang in that Sussex song that tells of "the dim blue goodness of the weald." I have seen that blue goodness, have seen it from a hill above Sevenoaks, sitting in the garden of an inn with Holbrook Jackson (the English essayist and critic), drinking English ale out of a pewter pot, as they drank in Elizabethan days, resting on the way to visit the Welsh poet, W. H. Davies, in a cottage among apple-blossom down in that blueness; and Scott though I be the memory of that day haunts me often, so that the wind in the trees here seems, at times, remembering, to be the wind of that past day in the oaks above Sevenoaks.

TO-DAY it was the roulade of a bird in the garden that took me back—and some way north of Sevenoaks. It took me back to Scotland; and why that bird was responsible you shall hear in a moment. The last time I was in Edinburgh I went down by Hanover Street, past Heriot Row (with a look along it to where Stevenson lived), and on where the Water of Leith prattles through Canongate, to Warriston where the skyline of Edinburgh—or the Athenian columns of Calton Hill—have a special melancholy majesty. I was on a secret sentimental pilgrimage to the grave of Alexander Smith, who wrote "A Summer in Skye," "Dreamthorp," "Last Leaves," and a bird, as I passed into Warriston cemetery, tossed ecstatically into the air the same roulade that I heard here to-day.

Daisies, his favorite flower, dotted the grass of his grave. Furtively—a dread, I suppose, of being called *sentimentalist* by any chance observer—I picked one. I did not know then (not being endowed with preision) what a vagrant life was to be mine; but now, heedless whether, caught in the act, I be dubbed *sentimentalist* or not, opening my copy of "A Summer in Skye" I take pleasure in that frail bit of Scotland preserved and carried here across these thousands of miles.

I HAVE tried Smith on many a Scot abroad, tried him also on that interesting race of Canadian Scots—sons and grandsons, born in Canada, of both Highland and Lowland folk, in whose blood are inherited memories of the land of their forefathers. Seldom does he fail to charm. For the Scot abroad, perhaps not Sir Walter himself can more surely, by the magic of words, conjure home to their dreaming eyes. Alexander Smith gives it all, from the old jugs hanging on the wall at Duddingston to the odor of peat-smoke and of sea-weed and the weaving of gulls along the Hebrides. As I was reading here and there in "A Summer in Skye" the wind rose without till there was a subdued thunder of it in the new leaves of the cottonwoods and in the tall pines, and I seemed to hear, in that roar, the Atlantic pouring in between Colonsay and Jura, between Jura and Mull, shouting on the beaches of Ayrshire and up Kilbrennan Sound.

THERE I stopped. There I was stopped. I should say—and whatever was to be the climax of this article for SATURDAY NIGHT I have now another one! I had just written those words *at home*—with "A Summer in Skye," "Dreamthorp," "Last Leaves" lying on the table before me—when there came the sound of bagpipes. *Dinna ye hear them?* Had I gone gye? Or had the ghost of Smith and my reverie wrought some magic?

There was to be a wedding-ceremony in our settlement; that was the explanation. I had forgotten about it, wandering through Scotland with Alexander Smith. Along the road, on his way to the celebrations, came a piper with his shoulders well back, his kilt swinging, and under the eaves of our house, thus far from home, music of home reverberated and passed.



# THE FRONT PAGE

(Continued from Page One)

Sir Oliver Mowat at a time when the party which that great man raised to such power and importance was in a period of decline. It may be said that Mr. Sinclair failed to restore and rejuvenate it. But in reply to that it might also be said that it has never been restored and rejuvenated, and that the party in which Mr. Hepburn and the former U.F.O. leader, Mr. Nixon, find themselves so comfortable together and so free from any embarrassing relationship with Mr. King at Ottawa is very far from being the Liberal party as Sir Oliver Mowat conceived it. That however is a matter for future historians to settle, and nobody will deny that the task of politicians is to govern the country with such materials as they find to hand and upon such lines as the electors can be induced to approve. History may not be able to say that Mr. Sinclair was a very successful politician; but it can hardly avoid admitting that he has been for nearly forty years a powerful influence in support of all that was best in the provincial politics of Ontario, and his retirement at the early age of sixty-four will leave the Legislature considerably poorer.

## SHINING UP THE FAIR

**W**E ARE something of an expert on the Toronto Fair, having attended it regularly, with a few regrettable intervals, for over forty years, and we do not think that in all that time we have noted so pronounced an improvement between one visit and another as that which has taken place between last year and this. The band shell, which is the most important of all recent changes, was there before this season, it is true; but its acoustic effectiveness has been greatly enhanced this year, and the United States Navy Band which it now shelters is the finest that the Ex. has brought here for many years, especially in those respects for which the shell structure is most valuable. The transfer of the fireworks from the grandstand to the waterfront is an improvement so obvious that it is incredible that it was not done before; at the grandstand nobody could see more than half the display, the ground part being invisible to the outsiders and the sky part to the patrons under the grandstand roof.

We are not at all disposed to criticize the Ex. management for not cancelling Children's Day owing to the infantile paralysis epidemic. Responsibility for the public health rests upon the health authorities, and if they saw fit to take no action it was not incumbent upon the Ex. to do so. That the public had sense enough to keep its children away—largely no doubt as the result of the attitude of the educational authorities—is a gratifying evidence of the progress of intelligence and self-restraint. The loss to the Ex. is chiefly in the published figures of attendance, for we have never felt that the hordes of juveniles which usually overrun the grounds on this day do the show much good except for the activity they impart to the turnstiles.

## CASE FOR THE PADLOCK

**W**E SHOULD like further information concerning the Montreal Women's Anti-Communist League, which publishes in English (of a sort) a pamphlet entitled "The Key to the Mystery," ascribing all the troubles of this present age to the Jews. The League possesses a post office box but no address. No personal names are attached to its literature. In an editorial note explaining the motives of the publication the League speaks of itself as "We, the members of the Montreal Women's Anti-Communist League, mothers, fiancées, girls, wives of today and tomorrow, French-speaking Canadians issued from the first colonists of America, entrusted by them to preserve the great heritage, to perpetuate their ideals in the examples of the Hélène Boulé, the Madeleine de Verchères, the Jeanne Mance," and proclaims its intention "to build a bulwark of defence against the Menace which assails ferociously our homeland, our race, our institutions, our homes and our children," and "to enlighten our compatriots in particular, and all Canadians in general, on the TRUE and ONLY cause of the chaos in which civilization is agonizing." The matter contained in the pamphlet is described as the result of "a long and serious work by our Research Committee," and "heartful thanks" are extended to Le Parti National Social Chrétien (Montreal) and the Canadian Nationalist Party (Winnipeg) for the use of their "archives."

The pamphlet is only moderately concerned with Communism. Its main objective is the propagation of a violent hatred against the entire Jewish race, for which purpose it employs not only the Protocols of the Elders of Zion but also the words of Jesus shortly before the Crucifixion as reported in the eighth chapter of the Gospel of St. John, where they are quite obviously addressed not to the Jewish race as a whole but to those elements of it which not only refused to accept His teachings but were already seeking to put Him to death. There is also a quotation from "the First Epistle to Thessalonians" (sic).

It is becoming somewhat too easy for persons of no individual importance to adopt the mask of a League or Society or Conference and thus assume an air of importance and authority. In the majority of cases the results are probably not serious, but when it comes to organizations for the express purpose of stirring up hatred between one section of the Canadian people and another it might be worth while to insist on a little less anonymity. We repeat that we should like to know more about the Montreal Women's Anti-Communist League. A society which finds itself impelled to preserve the ideals of Hélène Boulé, Madeleine de Verchères and Jeanne Mance by doing exactly the same sort of thing as Adolf Hitler is subject to some suspicion. We are not sure that its premises ought not to be padlocked.

## NO HINT OF NARROWNESS

**T**HE Institute of Public Affairs at Dalhousie University had already embarked upon some very valuable work for the cultivation of sound public opinion and the dissemination of knowledge in the Maritime Provinces before it added its latest enterprise, the publication of "Public Affairs: A Maritime Quarterly for the Discussion of Public Affairs," the



"TIED TO THE APRON STRINGS." Prize winning photograph of the week in the Summer Photographic Competition, by H. W. Little, 1507 Bishop Street, Montreal. Rolleicord, 7.5 cm. lens and Proxar, Agfa Pelenachrome, 1/2 sec. at F22, developed 12 minutes in D76, printed on Brovira Hard.

first number of which appeared last month. Containing forty-four good-sized pages of reading matter in a legible but not unduly large type, the Quarterly is a very adequate fifteen cents' worth. The contents of the first issue include an admirable essay on the late Sir Robert Borden by the Chief Justice of Nova Scotia, a survey of Youth on Relief in Halifax by Professor Richter of Dalhousie, and articles by appropriate experts on Assessment Problems, the Municipal Manager Plan, the Deadlock in Dominion-Provincial Finance, the Treatment of Illegitimate Children, Aims of Agricultural Education, Adult Education and the Co-operative Movement, the Peace River Experiment in Consolidated School Districts, and a number of other topics. While the interests discussed are mainly Maritime, there is no suggestion of narrowness, and the whole magazine can be read with interest by Canadians in any part of the Dominion. It is addressed primarily to those who have some responsibility for public affairs, by reason of election or appointment.

## RESERVED LEGISLATION

**T**HE British North America Act contains certain provisions regarding assent to Bills, disallowance of Acts, and reserving of Bills for the signification of the King's pleasure. These provisions apply to Bills and Acts of the Dominion Parliament. Elsewhere it is provided that they shall extend and apply to the Provinces "with the substitution of the Lieutenant-Governor for the Governor-General, of the Governor-General for the Queen and a Secretary of State, of one year for two years, and of the Province for Canada." It is somewhat to be regretted that the authors of the Act did not perform this task of transferring terms themselves, for the resultant text is something which, if it were actually set forth in the B.N.A. Act, would impress Canadians a good deal more than they are today impressed with the essential subordination of the provincial power. The sections relating to the reservation and disallowance of provincial legislation would then read as follows:

"Where a Bill passed by the Provincial Legislature is presented to the Lieutenant-Governor for the Governor-General's assent, he shall declare, according to his discretion, but subject to the provisions of this Act and to the Governor-General's instructions, either that he assents thereto in the Governor-General's name, or that he withholds the Governor-General's assent, or that he reserves the Bill for the signification of the Governor-General's pleasure." And again:

"A Bill reserved for the signification of the Governor-General's pleasure shall not have any force unless and until within one year from the day on which it was presented to the Lieutenant-Governor for the Governor-General's assent, the Lieutenant-Governor signifies, by Speech or Message to the Provincial Legislature, or by Proclamation, that it has received the assent of the Governor-General—in:

## IT SHOULD HAPPEN HERE

BY HUGH SHOOBRIDGE

**T**HREE is a charming simplicity about the Alberta idea. The Statesman indicates the required results and summons the Specialists and Experts to devise the means by which they can be attained. It is quite in keeping with the age of technocracy.

One feels that the technique is wasted on bankers. Even when banking in the most expert fashion we have found them inimical to our financial welfare. As a matter of fact the efficiency of their banking has usually been in inverse ratio to the benefit we could derive from them.

We hope, some day, to live in a Province where the Prime Minister will call the Doctors before him. "Now look here, my fine fellows," he will say, "there is a pledge of mine to be implemented; it secured me more votes than any other item on my program and I am not the man to let down the voters who elected me. So that pledge must be met and you are the experts who are going to meet it. It is the will of

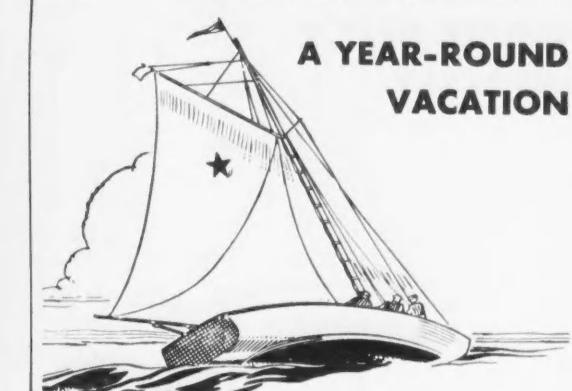
THE PEOPLE of this Province that Hay Fever be banished from our borders, and if you resist the will of THE PEOPLE you must be allied to the big interests owning the chain drug stores. The Government places no restrictions on the methods you use and makes no suggestions;—you are the experts. Only remember that if Hay Fever persists beyond

next August you will all meet a substantial monthly fine until it is banished. If it recurs again the following August your offices will be padlocked and other summary action will be taken."

**O**F COURSE it is anticipated this will all be done very correctly with legislation within provincial competence and perfectly *intra vires* and all that. Certainly no one can question the Property and Civil Rights inherent in our Hay Fever.

One thinks of Dr. Brown who punctured one with little injections, of Dr. Robinson who denied one the consolation of a drink through a season of arid inflammation, of Dr. Smith who forbade Carbohydrates, and of Dr. Green who took away one's Proteins. Then with singular unanimity they all sent bills and while one wrote cheques the miserable nostrils dripped disconsolately on the signatures. Which did not deter the expert Bankers from honoring the cheques.

**B**ETWEEN sneezes it is possible to get a gleam of sunshine by imagining the Doctors finally exposed and brought to book by this excellent Prime Minister who insists on results. He will be a stern man but perfectly just. Steeped in Hay Fever as we are, our ideas of punishment may be on the vindic-



## FROM Financial Details

Under our Agency Service we can free you—for a month, a year—or longer—from the many details incident to collecting income, matured principal, etc.

You can, if you wish, give us written instructions to act in your behalf—to watch your investments, and collect income from various sources as it becomes due.

This service makes a particular appeal to business men apt to be away from home, and to others who, for one reason or another, prefer not to burden themselves with financial details.

## Crown Trust Company

J. RAGNAR JOHNSON, Manager  
80 King Street West, Toronto

## Paintings Restored

TO THEIR ORIGINAL BEAUTY  
BY EXPERTS

Telephone or write us

ESTIMATES FREE

MELLORS

759 Yonge St.  
Toronto



GALLERIES  
Above Bloor  
Kingsdale 7762

THE FINEST AND  
MOST VARIED  
COLLECTION OF

## Fall Suitings and Overcoatings

Ever assembled by

LEVY BROS.,

NOW AWAIT YOUR INSPECTION

Whether you consider replenishing your wardrobe for Fall, now or later on, drop in any time and let us show you an interesting range of materials.

**Levy Bros**  
MAKERS OF MEN'S CLOTHES  
69 WEST KING ST.  
TORONTO

## BABAYAN'S FALL OPENING OF THE FINEST AND LARGEST VARIETY

OF GENUINE

## ORIENTAL RUGS EVER SHOWN IN CANADA

We extend a cordial invitation to our numerous patrons throughout Canada to inspect our magnificent new stock now on view at our New Showrooms. Also to visit our gorgeous Rug Exhibit.

AT MANUFACTURERS' BUILDING,  
CANADIAN NATIONAL EXHIBITION

**BABAYANS LTD.**  
NEW GALLERIES, 86 YONGE ST. (NEAR KING ST.)

tive side, but our vision of the scene shows the ineffective experts lined up against the wall facing a far from ineffective machine gun.

Naturally the machine gun would be in the hands of experts.

There is a dismal fear that Ottawa would disallow the proceedings.

May Ottawa be razed to the ground and may rag-week and golden rod flourish luxuriantly over the ruins.

**ROYAL ALEXANDRA**

WEEK COM. SEPT. 13 Matinees  
MON. Sat. Wed.-Sat.

FROM LONDON COMES THE SEASON'S FIRST STAGE ATTRACTION

JOHN C. WILSON PRESENTS LONDON'S BIGGEST COMEDY HIT

**GEORGE and MARGARET**

By GERALD SAVORY

After a Year at Wyndham's Theatre, London — Prior to N. Y. Opening

CAST OF LONDON PLAYERS

MAIL ORDERS NOW!

Even., 50c, \$1, \$1.50, \$2, \$2.50  
Wed. Mat., 50c, \$1, \$1.50  
Sat. Mat., 50c, \$1, \$1.50, \$2.



DREYFUS ON DEVIL'S ISLAND. A scene from "The Life of Emile Zola" at the Royal Alexandra Theatre. Alfred Dreyfus, played by Joseph Schildkraut, is shown before the prison house on Devil's Island.

## THE FILM PARADE

BY MARY LOWREY ROSS

"THE Life of Emile Zola," probably the most distinguished and absorbing picture of the year, is also one of the year's most extraordinary film experiments. It is made up to a large extent of documentary material, literary, judiciary and political. It has no love interest and no comedy parts. Its hero is a bulky middle-aged man of letters. Its movement is almost entirely in the realm of ideas and abstract principle. Yet with scarcely any of the elements of popular appeal it promises to be the year's most successful picture.

The sustained brilliance of Paul Muni's performance as Emile Zola accounts for a large part of the popularity of "Zola." Since Zola was not only an artist and intellectual, but a great figure in the world of men, Mr. Muni has here a part that challenges the whole of his capacity as an actor. I don't think he has ever done better work than in this picture, or come into closer living touch with the character portrayed. This you feel is exactly how Zola must have looked and spoken, exactly how he must have appeared to his friends, to his publishers, to the irritated officials and deputies who could neither shake his convictions nor persuade him to keep them to himself.

THE Muni performance, however, doesn't quite account for the success of "Zola." There is the story itself, for the circumstances of Zola's life formed a pattern ready-made for drama—the drama of human integrity. There was the early period of struggle against poverty and official stupidity, the middle interlude of prosperity and ease which dulled a little, but did not corrupt, his uncompromising spirit, and there was the splendid final act with the flaring up of all his youthful intensity and fire in the defense of Dreyfus.

In the present screen version the vindication of Dreyfus has been made to a certain extent the vindication of Zola himself. The Dreyfus case is set forth in much clarifying detail, but the central drama swings not about the innocence of Dreyfus, but about the integrity of Zola. Thus the real crisis of the story lies in the sequence which shows him making his choice between a life of ease and security and the perils of one of the most unpopular causes in political history.

The acting in "Zola" is beautiful and moving, the story is an extraordinarily skillful mingling of drama and authentic data, and while there have been certain manipulations of time and circumstance, these have all had dramatic justification. "Zola" is a sound, brilliant and essentially honest picture. But we have had sound and brilliant pictures before, with much more recognized "appeal" which have made less impression on the public imagination. The reason for this is probably summed up in the words of Anatole France at the great man's funeral. He was a moment of conscience in the mind of man. Such moments are rare enough in a world largely without scruple or compunction to carry their own excitement and drama.

There is in addition a striking timeliness about "Zola" since the story of Emile Zola and the Dreyfus case is in itself a sort of modern parable, showing on the one hand the individual of conscience and conviction, on the other the powers of army and state, and between them the unfortunate victim of race prejudice and official brutality. It isn't hard to place the whole drama, minus its triumphant ending, in our own generation. And the ending itself provides a sort of reassurance, almost lacking in our times, that justice and integrity can assert themselves against the most desperate forces of reaction. If "Zola" offers an escape from the present, at least it isn't into a lamasery world of romantic inaction.

IDEAS play their part, too, in Erich Maria Remarque's "The Road Back"; but they aren't either as vigorous or as fresh as ideas should be to succeed dramatically. Everyone is pretty well convinced by this time that old men help to make the wars that young men fight, that four years in the trenches are a bad preparation for civil life; that the last war was just a kindergarten class preparatory to Armageddon. There are poignant moments in "The Road Back," when it reveals its theme in scenes rather than in speeches, in the return of the young German soldier to his lovingly comprehending family; in the schoolroom sequences with the returned soldiers trying to readjust themselves to the child's world forever behind them; in some of the scenes of rot and despair in post-war Germany. The film is emphati-

**PROMENADE SYMPHONY CONCERTS**  
**STEWART—Conductor**

Varsity Arena, Sept. 9, 1937

ASSISTING ARTISTS  
**PAUL LESHAY PAUL**  
EXponents of the MODERN DANCE

Symphonic Classique Prinkoff-Tchaikowsky Overture 1812

Rec. 50c, General Admission 30c, Heintzman's and McIndoe's 1,000 Seats 25c on sale all week at Heintzman's and Arena Thursday.

ERNEST JOHNSON Manager STEINWAY PIANO

## FOR SALE Country Estate

Approximately 300 acres, 150 acres of Norway and White Pine, 75 acres of good farm land. Nottawasaga river running through property. Good fishing. Hydro. Located on railroad. All buildings in excellent condition. Plentiful water supply. Apply to Box 70, Toronto Saturday Night.

## COFFEE INDIGESTION?

Do you have a stuffed, uncomfortable feeling after drinking coffee? Gas on your stomach? A slight headache? Then perhaps your doctor has said you should avoid caffeine.

But you can still enjoy coffee as delicious as any you ever used, if you switch to Kaffee-Hag Coffee. All coffee, fine coffee—it has lost 97% of its caffeine, but not an atom of its flavor! At your grocer's. Roasted by Kellogg in London, Ont.

**BERMUDA**  
Hotels of Distinction

BELMONT MANOR & GOLF CLUB John O. Evans, Man. Dir.  
INVERURIE HOTEL J. Edward Connally, Mgr.  
For full particulars ask the Manager or any Travel Agency.

**HOMEWOOD SANITARIUM**

A Community for reconstruction under competent medical care

To find a place where those suffering from nervous and mild mental conditions may receive individual, constructive care, often presents a problem to employer and patient. Homewood offers such a place. Beautiful buildings, lovely grounds, occupational therapy, thorough medical and nursing treatment, diet, electrotherapy, hydrotherapy, and other proven effective aids to restoring the patient to his normal, active life. Rates moderate.

Address Harvey Clare, M.D., Medical Superintendent Homewood Sanitarium, Guelph, Ont.



## Aluminum is friendly to food—non-toxic

The fresh—natural flavor, texture, color and aroma of Salada Tea are kept intact by Aluminum Foil. It repels all enemies of freshness. Light and radiant heat are reflected away.

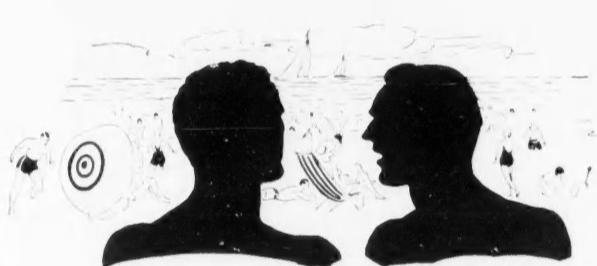
There is no possibility of contamination. Everyone knows Aluminum is friendly to food.

What is true of tea is likewise true of the many other food products packed in Aluminum Foil. When you see its friendly gleam, be assured that the contents are fresh.

ALUMINUM COMPANY OF CANADA, LIMITED  
TORONTO AND MONTREAL

## ALUMINUM FOIL

MOISTURE-PROOF  
LIGHT-PROOF  
GAS-PROOF



## "Look back, but don't turn back!" Overheard at the beach

Blue suit: . . . yes, I know. But why don't people ever learn from experience!

Brown suit: We've never tried exactly this beverage room system before . . .

Blue suit: No, but it's the agitators and the people who believe them without knowing the facts who never seem to learn. Look back, and you'll see that prohibition has *never* worked . . . it has always caused evils greater than the ones it sought to correct.

Brown suit: Perhaps, but things aren't perfect now?

Blue suit: Of course there are a few people who go to extremes. But just because of that we don't have to turn right back into the hands of the bootleggers! People are going to drink, you know. And the way to get *moderation* is to make the drinking of small quantities of mildly stimulating beverages both legal and public!

Brown suit: But what about these people who don't know when to stop?

Blue suit: Laws won't change these people. But in time education will reduce their number, stop young people growing up in their footsteps. That's why I say: look back at history but don't turn back and make all these mistakes over again. And that's why I say: the Brewing Industry is doing a fine thing in urging true temperance education!

This advertisement is inserted by the Brewing Industry in the interest of a better public understanding of certain aspects of the problems of temperance and local option.

—History of Canada, August, 23-30

# DENY OTTAWA CAN VETO

THE gravest political crisis in Canadian history since 1837 appeared to have reached the point of extreme danger at the end of the week when Premier Aberhart disclosed that he had informed the Dominion Government that the Alberta Government would refuse to abide by the recent federal disallowance of Alberta legislation for licensing banks, and would proceed to implement the legislation immediately. In a letter to Prime Minister Mackenzie King, Mr. Aberhart again contended that the federal Government no longer had the power of disallowance of enactments of provincial legislatures, and said: "We propose to go through the formality of asking you to withdraw your 'disallowance' before it is proclaimed here." The Alberta legislation will remain law in Alberta until "declared ultra vires by the courts." Mr. Aberhart continued, and added that "for the sake of our PEOPLE we are compelled to carry on in the face of all opposition."

## DOMINION

**Home Improvement:** Hon. Charles Dunning, Minister of Finance, announced that 21,467 loans aggregating \$8,249,685 have been made under Home Improvement Plan.

**Judiciary:** Hon. Ernest Lapointe, Minister of Justice, announced the appointment of Wilfrid D. Roach, K.C., Windsor, to the Ontario Supreme Court vacancy caused by the retirement of Mr. Justice Hugh Kelly, and of M. B. Archibald, K.C., Halifax, to the Nova Scotia Supreme Court vacancy caused by the death of Mr. Justice Humphrey Mellish.

**Unemployment:** Arthur B. Purvis, chairman of National Employment Commission, announced Provinces and municipalities will be asked to co-operate in complete re-registration during September of those receiving unemployment relief.

**Vital Statistics:** Bureau of Statistics reported Canada's death rate during 1936 remained unchanged at 9.7 per 1,000 of population; birth rate dropped from 26.3 to 29.0; live births totalled 219,894, and deaths 166,887, and marriages 80,853;

## BRITISH COLUMBIA

**Marketing:** Appointment of W. D. Vance, Prince Rupert, as chairman of B.C. Halibut Marketing Board, announced.

**Municipal Affairs:** The arguments of British Columbia municipalities for new financial considerations must be presented to the Royal Commission on Finance through the provincial Government. Premier Pattullo declared; his statement was a comment on assertions of the mayors of Vancouver and Victoria that these municipalities would like to present their own cases.

## MANITOBA

**Education:** Hon. Ivan Schultz, Minister of Education, announced a first class normal school class will be established in Brandon and will open Sept. 15. Winnipeg educational authorities estimated that, because of decrease in birth rate during depression, twenty-five fewer teachers will be required in Winnipeg schools.

**Pensions for Blind:** Government announced Manitoba will start paying pensions to blind persons over 40 years on Sept. 1.

## NOVA SCOTIA

**Game Fish:** New world's record tuna catch (757 pounds) for women anglers set at Stellwane Harbor, N.S.

**Health:** Dr. P. S. Campbell, chief medical officer of health for Nova Scotia, announced intensive campaign in co-operation with federal authorities to stamp out tuberculosis among Nova Scotia Indians.

## ONTARIO

**Grape Price:** Chairman E. G. Odette of Liquor Control Board announced price of grapes for wine manufacture has been fixed at \$45 per ton for blue grapes and \$50 per ton for white grapes.

**Health:** Infantile paralysis epidemic increased in seriousness throughout Province but particularly in Toronto and London; number of cases reached 400 with 256 of them in Toronto; 27 persons have died; provincial Department of Health, the Toronto Hospital for Sick Children, and the University of Toronto began test of nasal spray

method of prevention on 5,000 children; provincial Department of Health published warnings that chances of exposure to infection are tremendously increased in crowds; Toronto Board of Health refused to prohibit holding of "Children's Day" at Canadian National Exhibition and a Toronto alderman with provincial political aspirations held a children's picnic attended by an estimated crowd of 5,000 youngsters.

**Highways:** Government announced members of Ontario Royal Commission to investigate highway transportation under chairmanship of Mr. Justice E. R. E. Chevrier will be E. R. Stiles, Renfrew, and Prof. Clarence R. Young of University of Toronto.

**Municipal Board:** Erie W. Cross, K.C., resigned as chairman of Ontario Municipal Board to contest Norfolk-Haldimand riding as Hepburn Liberal in provincial election.

**Pensions for Blind:** Government passed Order-in-Council establishing pensions for blind persons over 40 years old.

**Quintuplets:** St. George School of Child Study, Toronto, and Dr. A. R. Datee issued invitations to 200 experts on child psychology to discuss and observe the Dionne quintuplets on October 30.

## QUEBEC

**Labor:** Premier Duplessis announced as opening date of investigation by Ontario Industry and Labor Board into wages and working conditions in textile industry.

## LABOR

**Alberta:** W. N. Chant, who was ousted from position of Alberta Minister of Agriculture by Premier Aberhart in April, announced his complete independence from Alberta Social Credit Party, and called on those in favor of "sane, progressive and stable government" to "sink their individual differences and unite to combat successfully the menace at present confronting our Province." He declared that the continuation of the present policies of the Aberhart Government "must inevitably lead to the disruption of Confederation."

**Ontario:** W. E. Sinclair, former leader of the Ontario Liberal party, and M.L.A. for Ontario South continuously since 1919, announced his retirement from provincial politics.

## LABOR

**British Columbia:** Leonard W. Brockington, K.C., chairman of the conciliation board, issued statement announcing provisional settlement of dispute between Nanaimo miners and mine operators; settlement included acceptance of closed shop and recognition of United Mine Workers of America as bargaining authority for employees.

**Quebec:** Following an appeal by Cardinal Villeneuve for an early settlement of 26 day old strike of 19,000 textile workers, Premier Duplessis presided at conference between company and worker representatives and subsequently announced an agreement has been reached under the Fair Wage Act; company officials announced that the open shop has been maintained in the agreement.

## ECCLESIASTICAL

**Roman Catholic:** Rt. Rev. Armand Clabant consecrated Bishop-Coadjutor of Vicariate of Hudson Bay at ceremony at Chesterfield Inlet.

## EDUCATION

**British Columbia:** University of British Columbia celebrated its silver jubilee.

**Ontario Agricultural College:** Hon. Duncan Marshall, Ontario Minister of Agriculture, announced establishment of new two-year course in agriculture for farmers' sons who intend to make farming their life work.

## OBITUARY

**Bale,** John Campbell, Hamilton, Ont., telegrapher who sent press despatches on Fenian Raid (87).

**Bean,** A. O., Medicine Hat, Alta., internationally known breeder of Airedale dogs (52).

**Beer,** Col. Lewis Herbert Ottawa, chief salvage officer of Government contracts supervision committee (64).

**Desautels,** Rev. Theodore, St. Joseph de Sault-au-Récollet, Que., Jesuit missionary, author of works printed in Ojibway (79).

**Dillahough,** Joseph W., Chicago, Canadian born journalist, former press representative of C.P.R. in U.S. (71).

**Elliott,** George Washington, Calgary, pioneer Alberta trading post proprietor (73).

**Gunn,** Col. J. N., (M.D., D.S.O.), Calgary, physician, pioneer in blood transfusion in Great War (58).

**Hill,** Robert M., Montreal, secretary-treasurer Mount Royal Club (81).

**Howard,** Frank, Powell River, B.C., superintendent Powell River Paper Co. (61).

**Hume,** Robert, Port Hope, Ont., retired grain dealer, founder of Prairie Elevator Co., Edmonton.

**Jobin,** Rev. Jean Baptiste, Boucherville, Que., curate of Boucherville, former director of School of Agriculture at l'Assomption (73).

**Kenneke,** Peter, Winnipeg, veteran of three wars, donor of blood for 68 transfusions (77).

**Ryan,** James, Winnipeg, former operator of one of Canada's largest ranches, the "Two Bar" (85).

**Squires,** Samuel, Toronto, retired Deputy Minister of Highways for Ontario, former secretary-treasurer Ontario Good Roads Association, past president Ontario Civil Service Association (64).

**Tingley,** A. J., Moncton, N.B., former superintendent investigation department Atlantic Region C.N.R. (77).

**Weller,** Mrs. W. P., Medicine Hat, Alta., noted horticulturist and writer on horticultural subjects (55).

**Wright,** David M., Stratford, Ont., former M.P. for North Perth, president McLagan Furniture Co. (63).



## Compare These Scientific Facts

Using the finest mineral oil, test bearings seize under a pressure of

**4,000 lbs.**  
per square inch

with CLARALLOY added, the same oil withstands test bearing pressures of

**12,000 lbs.**  
per square inch



# THE MIRACLE OF COPPER

Long before the dawn of history, some forgotten "scientist" found that Copper combined with tin made man's first metal . . . lovelier, stronger and more malleable than anything then known . . . and the Bronze age was born! And the blows of his crude hammer presaged the ringing strokes that fashioned the helmet of Achilles, the Etruscan chariots, the breastplates of Rome, the bronze-sheathed hulls that conquered the windswept seas . . . yes, and foretold the miracle that one day was to harness the lightning and fling thunderbolts across a continent . . .

From 1880 to 1937 . . . in fifty-seven brief years . . . world-consumption of Copper has been estimated at ten times what all Mankind had used since the Stone Age.

But the story is far from finished.

New miracles in the oldest and loveliest of metals are being wrought almost every day by modern scientific genius: incredible new alloys with the strength of steel . . . more ductile, more weldable, more corrosion-resistant . . . and with amazing immunity to fatigue.

In a hundred different fields today, Copper offers unique . . . and unprecedented . . . protection—endurance—economy. And Anaconda is proud of the part it plays in bringing these modern miracles to pass.

**NOTICE:** If you are taking advantage of the Home Improvement Plan to modernize your home, insist on durable materials. Metals that do not rust will give years of cost-free service, after your loan has been repaid.



## At your Service:

### A Modern Mill and Over 700 Workers

Anaconda Copper, Brass, Bronze and Nickel Silver, Sheets, Rods, Tubes, Extruded Shapes, etc.

Made in Canada from Canadian raw materials.  
Prices and literature on request.

### ANACONDA AMERICAN BRASS LIMITED

MAIN OFFICE AND MILL: NEW TORONTO, ONT.  
MONTREAL OFFICE: DOMINION SQUARE BLDG.

Intermediate drawing operation in the manufacture of brass pipe, as executed in the New Toronto mill of Anaconda American Brass Limited



DANCERS AT PROM. Paul Leshay and Manya Paul, guest artists with the Orchestra at Varsity Arena next Thursday.

\* \* \* \* \*

*Where did you buy  
your Oil Burner?*



• "From Imperial Oil, of course. I figured it out this way—Imperial Oil is too big a company to sell anything but the best—I know that's true of Imperial gasoline and oil—so I'm sure an Imperial G & B oil burner is a top-notcher, too. Mine certainly is all the proof I need."

## IMPERIAL OIL LIMITED

OIL BURNERS · STOVE BURNERS · ROOM HEATERS · WATER HEATERS



## Ontario Elections—1937

### NOTICE TO VOTERS

This notice applies only to the residents of the following Cities and Townships

Townships of Ancaster, Barton, East Flamboro, West Flamboro and Saltfleet	Ottawa
	Owen Sound
	Peterborough
	Port Arthur
Brantford	Sarnia
Belleville	Sault Ste. Marie
Chatham	Stratford
Fort William	St. Catharines
Galt	St. Thomas
Township of Gloucester	Sudbury
Guelph	Timmins
Hamilton	Toronto
Kingston	Welland
Kitchener	Windsor
London	Townships of Sandwich West, Sandwich East
Township of Nepean	Woodstock
Niagara Falls	Townships of East York, Scarborough, North York and York.
North Bay	
Oshawa	

#### ENUMERATORS WILL CALL AT YOUR HOME

on

SEPTEMBER 7, 8, 9 or 10

to place your name on the Voters' List to be used in the coming election.

If the enumerator misses you he must be along your street or in your vicinity.

Get in touch with him.

#### MAKE SURE YOUR NAME IS ON HIS LIST.

The Province is doing its part to enable you to vote, but you have some responsibility yourself.

If you let these four days go by please do not then blame the Candidates or the Returning Officer.

It is your own responsibility.

Issued under the direction of

I. A. HUMPHRIES, K.C.  
Chief Election Officer  
for Ontario

## THE BOOKSHELF

BY HAROLD F. SUTTON

IT IS pleasant to welcome a first novel that is also an original novel. So many first novels are, so to speak, born odd; they are patterned too obviously on their predecessors. It may be that "The Anointed," by Clyde Brion Davis (Farrar & Rinehart, \$2.50), appears fresh and lively because it has not been close-bred, but derives from a variety of ancestors. But whatever the reason, there can be no denying the vital and antic mood of this saga of an unlettered youth who ran away to sea. He was "Horseshoes." Patterson and vaguely in the deepest part of his mind he had a yearning to find out the Truth about the universe, even if that meant crossing the "Black Ocean" and coming back shattered by disillusion like the crazy man he met in the beginning of the book. But "Horseshoes" had not crossed the Black Ocean at the end of the book when he was tied down by domesticity and a job as a grocer's clerk, although he still kept to his intention and was polishing up his book-learning with the help of Marie for the purpose of further spiritual exploration.

But in the meantime, he had crossed all the regulation oceans, knocking about the world in freighters of many kinds and denominations and running with agreeable frequency into messes of trouble and adventure. And since he is an ingenuous, engaging youngster, child that he is in innocence and wonder, we follow his experiences with a great deal of relish. His brash ignorance makes him a comical fellow, but not a ridiculous one. The author, who is a Buffalo newspaperman, has written

**BOWES BOOKSHOP**  
Ready shortly free on request  
CATALOGUE NO. 485  
GENERAL LITERATURE  
and recent purchases

CAMBRIDGE - ENGLAND

this perambulating story in the breezy, off-hand colloquial fashion that makes the realists of the modern school so easy to digest. Not that "The Anointed" is a realistic novel. If it is that, it is also a romantic novel, a fantasy and a burlesque. As we suggested in the beginning, this book does not fit into any one category. If it must be classified, let us describe it as sheer entertainment and let it go at that.

IT IS probably impossible for anyone to take an impartial attitude toward the civil war in Spain, passion and prejudice enter so largely into the picture. For inside its international complications, it is a truly fundamental war between the "havenots" and the "haves" and one's point of view is pretty well determined by which class one belongs to or is inclined to by nature. That is why the majority of books about Spain that are appearing, support one or the other faction with a substantial strength, no matter how sincerely the author may strive for objectivity. "Spain: A Tragic Journey," by F. Theo Rogers, George J. McLeod, Toronto, \$2.75, which is an American newspaperman's first-hand account of the first days of the Spanish war, does not minimize the fact that it is written in the conviction that the future happiness of Spain depends upon the success of Franco's armies. The weakness of the book as a contribution toward our enlightenment is not that it paints the cruelties and atrocities of the Loyalist rabble in the blackest of colors. Civil war is the vilest form of war, because when brother is driven to take up arms against brother it means that a madness has come upon him and his actions are those of a madman. The weakness of the book is that the author strives a little too earnestly to present Franco and his rebels in the most agreeable light. The strain becomes apparent when one contrasts his ready acceptance of unpleasant facts about the Loyalists with his disinclination to accept unpleasant facts about the Rebels. If this were a passionate book, as so many of the pro-Loyalist books are passionate, we could accept this prejucide. But Mr. Rogers, with an undeniable sincerity of purpose, has tried to appear dispassionate and reasonable. His prejucide has let him down, which is to be regretted, for we have no doubt that a strong case can be built up for his side as it can be for the opposing side. Nevertheless, in spite of this defect, "Spain: A Tragic Journey" is a book to be read, if for no other reason than it provides a necessary counterbalance to the weight of books endorsing the Loyalist cause.

ALEXA JOHNSTON'S short book, "The Great Goldwyn" (Macmillan, \$1.75), is a joyous sketch of the celebrated film producer, Samuel Goldwyn, which originally appeared in the *Saturday Evening Post*. The biography is largely a compilation of stories about Mr. Goldwyn that makes us believe that the legendary film producer, a comic, illiterate genius, is no fiction but a hilarious reality. In proof of which we quote the following Goldwynisms:

He sees a sun dial:  
"What's that?"  
"A sun-dial."  
"What's it for?"  
"It tells time by the sun."  
"My, my, what won't they do next?"  
He becomes a film producer:  
"I've found a backer. He wants us to meet him with a prospectus. What's a prospectus?"  
He first encounters a dictionary:  
"What a big book. Who wrote it?"  
"Webster."  
"It must have taken a long time."  
"About a century."  
"My, my! Fifty years!"  
He invents a slogan:  
"Goldwyn pictures griddle the earth."  
He is rebuffed by a director:  
"That's the trouble with these directors; they're always biting the hand that lays the golden egg."

He praises the advertisement of one of his pictures which proclaims that "the directorial genius of Mamoulian, the beauty of Sten and the producing genius of Goldwyn have been combined to make the world's greatest entertainment." "That's the kind of ad I like. Facts. No exaggeration."

#### MARGINAL NOTES

OCTOBER 16th will see the publication of "To Have and Have Not," Ernest Hemingway's first full-length novel in eight years. According to his publisher, Scribner's, the novel tells the story of Harry Morgan, a Key West boatman who is driven into a dangerous outlawed life in order to keep himself, his wife, and his children from falling into the abyss of the "have-nots." The story is related against a background of idle yachtsmen and philandering writers the "haves" . . . Scribner's also announce the first full-length novel by H. G. Wells in many years. It is neither Martian nor

mystical, we are informed, but penetrates with irony and yet with understanding the world of literary people. It is called "Brynhild" and will be published on September 9. On September 24 Scribner's will publish "Europa in Limbo," by Robert Briffault, author of "Europa." In his new novel Mr. Briffault carries the fortunes of his two major characters of "Europa," Julian Bern and the Princess Zena, through the catastrophe of the World War, the break-up of the Russian Empire, the Civil War in Russia, and the triumph of the Soviets. . . .

"The Red Pony," the new book by John Steinbeck, author of "Of Mice and Men," will be issued in September in a limited edition of 699 copies at \$10 per copy, according to an announcement by George J. McLeod, the publishers. "The Red Pony" is a short story of 25,000 words, dealing with incidents in Steinbeck's youth. . . . The same publishers also report the publication this month of "The Guggenheim: The Making of An American Dynasty," by Harvey J. McLeod, Toronto, \$2.75, which is an American newspaperman's first-hand account of the first days of the Spanish war, does not minimize the fact that it is written in the conviction that the future happiness of Spain depends upon the success of Franco's armies. The weakness of the book as a contribution toward our enlightenment is not that it paints the cruelties and atrocities of the Loyalist rabble in the blackest of colors. Civil war is the vilest form of war, because when brother is driven to take up arms against brother it means that a madness has come upon him and his actions are those of a madman. The weakness of the book is that the author strives a little too earnestly to present Franco and his rebels in the most agreeable light. The strain becomes apparent when one contrasts his ready acceptance of unpleasant facts about the Loyalists with his disinclination to accept unpleasant facts about the Rebels. If this were a passionate book, as so many of the pro-Loyalist books are passionate, we could accept this prejucide. But Mr. Rogers, with an undeniable sincerity of purpose, has tried to appear dispassionate and reasonable. His prejucide has let him down, which is to be regretted, for we have no doubt that a strong case can be built up for his side as it can be for the opposing side. Nevertheless, in spite of this defect, "Spain: A Tragic Journey" is a book to be read, if for no other reason than it provides a necessary counterbalance to the weight of books endorsing the Loyalist cause.

#### RIVER WITHOUT END

"River Without End," by Leo Cox, Toronto, Ryerson Chap Books, 69 cents.

BY B. K. SANDWELL

MR. COX has observed with appreciative eyes many lovely scenes in his adopted homeland of Quebec, and pondered with an interested mind about many of the curious phenomena of our twentieth-century life, such as the supersession of the ancient stately carriages of the lordly few by the motor-car, in which

Everyman at last rides in command, Slave but to fate, about the ancient land, And the strangely artificial life of Jocelyn the cafeteria waitress in the basement:

Two things are for Jocelyn—Sleep and days of yellow light. Through the doors that bar the day See the years file slowly in, Bearing each a laden tray . . . O make a wreath for Jocelyn, And the superiority of childhood's dreams to adulthood's science about the garden flowers:

For knowledge shall come afterwards, to kill.

Their personalities, their green moist whispers change to chlorophyll,

Sometimes one wishes he would be little more careful of his figures of speech. Jocelyn's "dark and starry hair" suggests rather more-or-less than he desired. Sometimes it is his prosody that disturbs. "Now subtle and wise in the poplar shrouds" will not go into pentameter by any reasonable arrangement of stresses. But there is much pleasure to be had from this little book for a selective reader.

## MILD AND SMOOTH..

EXPORT PLAIN ENDS  
MOISTUREPROOF PAPER

EXPORT "A"  
FILTER TIPS

• Made from the finest Virginia Leaf—a cigarette that has won nationwide popularity because of its uniform goodness.

MACDONALD'S "EXPORT"

# HAROLD J. KIRBY, M.P.P.

BY R. E. KNOWLES, JR.

**G**OSSIP around Queen's Park has it that Ontario's next Minister of Highways—in the event of the Liberal party triumphing on October 6 next—will be Harold J. Kirby, M.P.P. for Toronto-Eglington and Liberal whip in the last legislature. Mr. Kirby, so the rumors run, will take over the portfolio now held by Hon. T. B. McQuesten in order that the latter may become Attorney-General—which office will be vacated when its acting incumbent, Hon. Paul Leduc, relieves Premier Hepburn of the Provincial Treasurership.

But if Mr. Kirby has any inkling of these suggested cabinet changes he will not admit it by so much as a flicker of his eyelid.

"How," I asked him recently, "will you like the dignity of cabinet rank?" "How," he replied, "will you like the dignity of arch-episcopal rank?" "But I will never be an archbishop, you will soon be a cabinet minister." "Your second statement," declared Mr. Kirby, "is somewhat more presumptuous than your first."

He had me, so I let the cabinet question go at that.

**H**AROLD KIRBY is big and brawny. His square-set face signifies strength, his large jaw denotes determination, and his piercing, dark eyes indicate alertness and intelligence. His manner is one of vigor and aggressiveness, tempered so much by a virile sort of amiability as never to amount to bellicosity. His presence suggests strength and firmness—of the benevolent rather than the predatory variety.

He is known to everybody as a good fellow. The picnic he gives annually for residents of his riding has become an institution, and at these he passes out lollipops to the children with the same *savoir faire* as he passes around more convivial things (though abstemious himself) at political gatherings where his position as party whip make him the official host. His bonhomie, however, extends beyond the hand-shaking and back-thumping stage, as more than a thousand of his constituents for whom he has found employment will testify.

Without being any the less a good fellow, he is also a scrapper who reckons little with whom he locks horns. Premier Hepburn can attest this as well as anybody, for on several occasions Harold Kirby has had the temerity to oppose his chief. The first of these was when he felt Liberal members from Toronto were not getting their share of government patronage; the second was when he thought millions were being misspent on the Trans-Canada Highway; and the third was when he publicly voiced the belief that the Industrial Standards Act was working injustices.

Whatever happened behind the closed doors of various party confabs on these occasions is not known, but it is sufficient to say that Harold Kirby emerged from them all with his prestige undiminished. Not that he ever brought Premier and cabinet around to his way of thinking, but he did succeed in bringing his views forcefully to their attention. And Premier Hepburn is wise enough to realize that "yes-men" in the party aren't particularly helpful and to respect Mr. Kirby for his refusal to be bound by blind partisanship and for his courage in pressing forward his views.

**E**XPLAINING his little defections from his leaders, Mr. Kirby said: "My duty is to the people who elected me as well as to the party I stand for. I always try to follow the course that is best for both, and what is best for the one is sure to be best for the other in the long run."

When I asked him whether he was one of the Liberal members who are lukewarm in their support of the Premier for his stand on the C.I.O. issue, Mr. Kirby nearly exploded.

"Who ever gave you the crazy idea that there was *any* member who doesn't back the Premier up to the limit on that?" he demanded. "Of course we all approve of his attitude, and I approve of it with particular heartiness."

"It is not true," I suggested, "that most of the people who live in your riding are of a social class to whom the C.I.O. is a pain in the neck!"

"I think the C.I.O. is a pain in the neck to most people anyway," he answered. "But whatever sort of people live in my riding, I always have done, and intend to continue doing, the best I can for them. The most important thing to a person these days is a job. If I can help anybody to find one whether he's a Grit or a Tory—I always do so."

"But," I said, "you wouldn't suggest getting a Conservative a job in the civil service, would you?"

"No. Absolutely not. But often I'm able to get a man a job with some commercial firm in the city."



ROSS M. WINTER, M.A., whose appointment as Director of University Extension and Extramural Courses is announced by Queen's University.

—Photo by Ashley and Crippen.

and in that case I never inquire about his politics. I've enough sense to know that in Tory Toronto I can't hold my seat without the votes of some Conservatives."

From another source I learnt that Mr. Kirby, if not exactly operating an employment agency, was just about doing the next thing to it. He has been able to induce some of the large employers of labor in the city to give work to many men of the strength of his recommendation—and seldom has one of them been unable to live up to what Harold Kirby said of him to get him the job. As a result, these employers often phone Mr. Kirby to get him to fill a vacancy on their staffs. When the Conservatives were in power he was sometimes in a position to find a man a job provided the applicant was a member of his local Conservative Association, and Mr. Kirby often paid the fifty cents out of his own pocket to get an impetuous job-seeker the card that would mean employment to him.

Mr. Kirby, however, declined to talk at any length about what he has been doing in the way of finding work for people. He merely said he has done the best he can for them and means to continue to do so. Other information that I gleaned in my talk with him was that he was staunch in upholding British traditions and ideals,

that he believed in individualism and looked askance even at public ownership of utilities, that hunting and motoring are his only hobbies, but that work leaves little time for them as he is usually at his office until ten o'clock in the evening.

**L**IBERALISM has been the political creed of Harold Kirby ever since boyhood. He was born in the village of Maple, North York, in 1895, the son of the reeve of Vaughan Township. After attending school there and at North Toronto High School, he went overseas as an officer in the Engineers in 1915, returning to Canada in 1918. He became articled to the law firm of Hartley Dewart, then leader of the Ontario Liberal party.

To put himself through law school he started up a real estate business in North Toronto, opening an office in a little shack on Yonge St. In 1927 he graduated from Osgoode hall and added a law business to the real estate one he had been operating. To-day he has an extensive general practice though seldom appearing in court.

He was elected an alderman for Ward Nine of Toronto in 1932 and held his seat in the 1933 and 1934 elections. The main plank in his civic platform was better transportation for North Toronto by the exten-

sion of Sherbourne St. and Mount Pleasant Road. When he was returned as Liberal member for Eglington Riding in the 1934 provincial election he did not run for the city council again.

When, shortly after this election, Liberal members were being deluged with requests for patronage, he was given the unenviable task of dealing with all applicants from Toronto. He was also given the job of representing the city in all its respects to the government for legislative or executive action. His loyalty to the varied interests he had to serve placed him in many a difficult position and at one time it was rumored that he was about to resign in disgust from the Legislature.

He was, however, able to smooth out all the difficulties that he met with. So much so that when the party whip was to be elected he is said to have received the solid vote of the cabinet on the last ballot. Although as whip he must act as a sort of sergeant-major over the privates of the Legislature and under the officers of the cabinet, his popularity with both has gone on increasing.



## TORONTO CONSERVATORY OF MUSIC

Principal—Sir ERNEST MacMILLAN, B.A., Mus. D., LL.D., F.R.C.M., F.R.C.O.

### SCHOOL YEAR SEPTEMBER TO JUNE

The School offers complete facilities for musical training from the earliest stages to the L.T.C.M. Diploma. Free courses of lectures for full time students. Attractive residence for young women students. Examinations are held locally throughout Canada at Midwinter and Midsummer each year.

#### YEAR BOOK, SYLLABUS AND RESIDENCE CALENDAR SENT ON APPLICATION

Address—135 College Street, Toronto 2.

A MUTUAL COMPANY

## NORTH AMERICAN LIFE

Solid as the Continent

HEAD OFFICE—TORONTO, CANADA

ALL PROFITS FOR POLICYHOLDERS

### MONA BATES

PIANIST

has resumed teaching  
INTERVIEW BY APPOINTMENT  
For information regarding classes  
and assistants address

519 JARVIS ST. MIDWAY 9674



## Fattening EGYPT'S LEAN KINE

### TONS OF CANADIAN NICKEL IN THE GREAT ASWAN DAM . . .

ONCE A YEAR life-giving moisture comes to the almost rainless land of Egypt. Away in the Abyssinian highlands the torrential rains of late summer swell the Blue Nile. Some weeks later this freshet of "red water" spreads over Egypt's agricultural region, bringing moisture and fertility.

Today this annual deluge is collected behind the great Aswan Dam, to be doled out to thirsty acres during the lean months of the year. Built to a height of 70 feet in 1901, this dam was raised 16½ feet in 1905, and recently another addition of 29 feet was found necessary.

Some 250 tons of stainless steel plates containing 9% Nickel were used to separate the old and new masonry, because such plates minimize friction and are not subject to corrosion. Nickel alloys are also used for the roller tracks of the sluice gates.

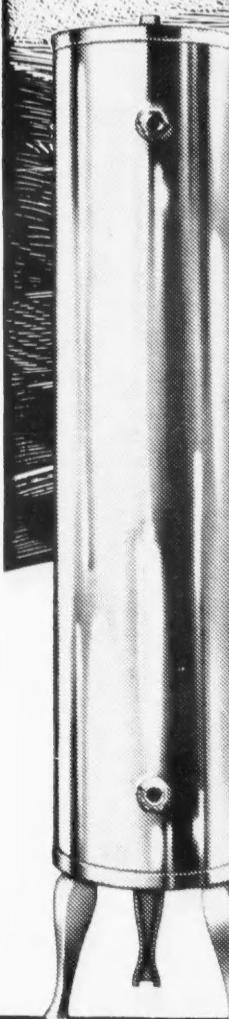
With the help of better materials, man's engineering genius is today conquering obstacles that were insurmountable a few years ago. In the forefront of these materials go Nickel and its alloys to provide greater strength, toughness and corrosion resistance.

And to the world's far frontiers go International Nickel sales representatives to tell the world new ways in which Nickel can be profitably used in the peaceful pursuits of industry.

Increased sales of Nickel the world over mean more employment for Canadians and greater prosperity for Canada.

CANADIAN NICKEL FOLLOWS WORLD INDUSTRY

THE INTERNATIONAL NICKEL COMPANY OF CANADA LIMITED  
25 KING STREET WEST, TORONTO



### INCLUDE THIS WHITEHEAD "MONEL" TANK IN YOUR "HOME IMPROVEMENT PLAN"

Here's the tank that positively won't rust and is guaranteed for 20 years. The Whitehead "MONEL" Tank ends disastrous leaks and costly replacements. And it removes the usual cause of rust—reddened water in bathroom, kitchen and laundry. A Whitehead "MONEL" Tank is clean as a silver pitcher. The price is now extremely moderate. Installation can be made on the Home Improvement Plan. See your plumber now.

Write for a free copy of "The Nickel Industry in 1936", a complete review of the past year's world-wide developments and application of Nickel and its Alloys.



WARNER BROS. PROUDLY PRESENT  
*Mr. Paul MUNI*  
 in  
 THE LIFE OF EMILE  
**Zola**  
 ALL SEATS RESERVED  
 PHONE WAVERLY 6412  
 FOR CHOICE SEATS  
 TWICE DAILY 2:30 and 8:30  
 MATS., 50c to \$1.00—LUGGS., 50c to \$1.50  
 TICKETS at Box Office and Moodie's  
**ROYAL ALEXANDRA**  
"We have never been quite so moved to sheer admiration as by Paul Muni's portrayal . . . —Augusta Bride, Toronto Star."

## MUSICAL EVENTS BY HECTOR CHARLESWORTH

IN EFFICIENCY of performance and sustained buoyancy of appeal the Promenade Symphony Orchestra has not given a better concert than the thirteenth in its present series at Varsity Arena. As an example of program-building it was notably good, and Reginald Stewart was in his very best form as a conductor. Two interesting novelties were included, and they were in keeping with the general spirit of the program. Though of recent composition, there was no nerve-wracking struggle to be "different" and truly modern, discernible in either.

The more novel of the two episodes was the first performance of a Concertino for Piano and String Orchestra by a young New York composer of Italian lineage, Dante Fiorillo. He is now 32 and obtained most of his musical education in institutions allied with the public schools of New York. For two successive years, 1935

and 1936, he was awarded the Guggenheim fellowship for creative work in musical composition. Like some of the modern Italian composers, Casella for instance, he seems to be inspired by the cool and gracious modes of the eighteenth century, rather than by the fever of modern experimentalists. His Concertino is in six short movements in the ancient style, including a Gagliano, an Andantino and a Fuga. In his score he treats the piano forte more as a part of the general ensemble than as a solo instrument, and the string orchestra he employs is given rather more than an equal opportunity. Many of his themes are lovely in appeal, but in listening it struck me that some of them were worthy of fuller and richer development than the composer accorded them.

The piano soloist was Allan B. Sly, a young musician formerly associated with the University of Toronto, who received a very warm welcome from old friends. Mr. Sly is not an executant of the first order, nor does he claim to be; but he is something that a great many pianists are not, a profound musical scholar, with enthusiasm for every aspect of his art. He has an appealing touch, and his phrasing is thoughtful, and exquisite in intuition. He received admirable cooperation from Mr. Stewart, and may be said to have established Fiorillo in favor with local listeners. In his extra numbers Mr. Sly showed himself a gracious and sympathetic interpreter of Chopin waltzes, but his most colorful performance was a rendering of a unique sketch by Arnold Bax, "In a Vodka Shop."

The other novelty was a "Comedy Overture" by the Irish conductor and composer, Sir Hamilton Harty. It is an extended and melodious composition, worked out with that wealth of detail which marked the overture form a century ago, and imbued with the spirit signified in its title. Harty throughout reveals his masterly command of orchestral resource, and the rendering by Mr. Stewart and his forces was capital.

From his earliest beginnings as a conductor, Mr. Stewart's rhythmical inspiration was always notable, and it has developed in richness and refinement of appeal with his progress upward. He has never shown higher distinction than in his interpretation of Mozart's Symphony No. 40 in G minor. It was composed in 1788, three years before the composer's death at the age of 35. The more one looks into the chronological record of Mozart's achievements, the more one is convinced that he was the most amazing musician who ever lived. This is one of his three greatest symphonies, which were also his last; and, "believe it or not," the three works were composed in less than two months, between June 26 and August 10, 1788, to be exact. Three lengthy works of superb inspiration in little more than six weeks is an unparalleled record. He is the supreme instance of a child prodigy who later exceeded the prodigious promise of his childhood. Of the three symphonies in question, that in G minor is the most profound in emotional quality, glorious in every detail, with no remote suggestion of haste in its creation.

THE late summer has brought to Canada the two best concert bands in the United States. At the Ottawa Exhibition, which for the convenience of stock breeders immediately precedes the Canadian National Exhibition at Toronto, the chief musical attraction was Edwin Franko Goldman and his band. This organization, now familiar to everyone through radio, has become an annual feature at Ottawa, where Creators used to dominate the scene. It is a well-nigh perfect organization of its kind, particularly distinguished for its trumpet section, the instrument on which Goldman began his musical career.

The other great American band that has come to Canada is the United States Navy Band, conducted by Lieut. Charles Bentler, whose reputation is international in his own particular field. It is the largest organization of its kind that has been brought to the C.N.E. for a good many years, numbering eighty performers about double the number that Goldman takes on tour. Every member of it seems to be a first-rate musician. Some idea of its compass may be gathered from the fact that its personnel includes a choir of eighteen clarinets, and no less than five tremendous tubas. The trumpet and trombone sections are superbly pure and resonant, and for concert purposes the conductor includes two double bass fiddles, a harp and a xylophone which are not seen on parade. Its interpretations come as near to being orchestral in quality as those of a brass band could possibly be, and Lieut. Bentler is a very fine and expressive conductor.

Fortunately the C.N.E. now possesses a shell-shaped concert platform which sends out the most delicate effects to thousands of listeners. For years the directors insisted on getting on with an old-fashioned town-park band stand, on which the finer tonal quality of many a good band was lost. That is why the British Guards Bands, which used to come to Canada insisted on an extra concert at Massey Hall, so that the musical public could realize their true quality. Today transcriptions of the very finest compositions may be heard at the C.N.E. in their full effectiveness, when an organization so comprehensive and fine in quality as the United States Navy Band is engaged. Lieut. Bentler's interpretations of the standard overtures and excerpts from great orchestral works are splendid in a rare degree, but he is not too highbrow, and some of the musical frolics he presents, like Goldman's arrangement of "Pop Goes the Weasel" and other ditties, are fascinating. It was unfortunate that for a delightful program of this order arranged for Children's Day no children were present but adults got a chance to renew their childhood.



## The Seeing Eye

to blindness. Expert medical care is essential.

Common symptoms of eyestrain may be "diminishing vision," severe, recurring headache, insomnia or dizziness. People may fail to realize the damage done to the eyes by carelessly straining them in dim light. It is harmful to read in bed unless the head and shoulders are propped up, the page well lighted and held below the line of vision. Never use eyewashes, ointments, salves or other remedies unless advised by an eye specialist.

As people grow older there is a gradual lessening of elasticity in the lens of the eye. The muscle does not work as freely as it did formerly. It becomes more and more difficult to read and see close work clearly without corrective glasses.

Testing the eyesight of school children is required by law in most communities, but no law compels adults to have their eyes examined regularly. Every grown person should see an eyesight specialist at least once in two years, if he or she would continue to enjoy the blessing of good vision.

We shall be glad to send you, free, the Metropolitan booklet "Care of the Eyes." Simply address Booklet Department 9 T-47, Canadian Head Office, Ottawa.

## METROPOLITAN LIFE INSURANCE COMPANY



FREDERICK H. ECKER  
*Chairman of the Board*

LEROY A. LINCOLN  
*President*

CANADIAN HEAD OFFICE—OTTAWA

SERVING CANADA SINCE 1872

### A MAN'S SHOE

ALAN McAFFEE  
LONDON ENGLAND



### WORLD-RENNED SHOES

From "Old England" we bring you these famous shoes, known the world over for their matchless quality and distinctive style. Alan McAfee Shoes are bench-made from carefully selected calf-skins. Available in seven styles, priced at \$15.50 and up.

**Chambers & Sons**  
**LIMITED**

126 YONGE ST.

TORONTO

## A BOULEVARD OF BROKEN PROMISES

YOU, MR. TAXPAYER  
ARE THE VICTIM OF

Hepburn's Forty Million Dollar  
Increased Taxation

And Hundred Million Dollar  
Increased Public Debt

### Hepburn Promise No. 1

"Mr. Hepburn promised lower taxation if returned to office"—Toronto Globe, May 10, 1934, reporting Hon. Mr. Hepburn's speech at Pembroke on May 9, 1934.

### Hepburn Failure

Total Hepburn Taxes, Year  
Ending March, 1937      \$ 92,211,809.51  
(see Budget address, page 11)

Total Taxes for 1933, under Conserva-tive Government      51,373,000.00

### HEPBURN TAX INCREASE \$ 40,838,809.51 ★

In other words, an increase in taxation under the Hepburn administration of 79½%.

### Hepburn Promise No. 2

"The Liberals if returned to power will peg the debt at its present level."—Hon. Mr. Hepburn at Orillia, May 26, 1934, as reported in the Orillia Packet & Times, May 31, 1934.

### Hepburn Failure

Amount of provincial debt March 31, 1937—(see Budget address, page 25) \$656,611,588.57

Amount of provincial debt when Hepburn assumed office July 1, 1934—(Ontario Votes and Proceedings 1935, page 149) 614,392,324.72

\$ 42,219,263.85

33,598,107.71

\$ 25,000,000.00

### ACTUAL HEPBURN DEBT INCREASE

\$100,817,371.56 ★

Or a debt increase for every working day under the Hepburn administration of over \$100,000.

Mr. and Mrs. Taxpayer—Will you let this reckless mal-administration continue? You Pay the Bill. You are the victims.

## YOU CAN TRUST ROWE VOTE CONSERVATIVE

\*This is the first in a series disclosing Hepburn's record of broken promises.

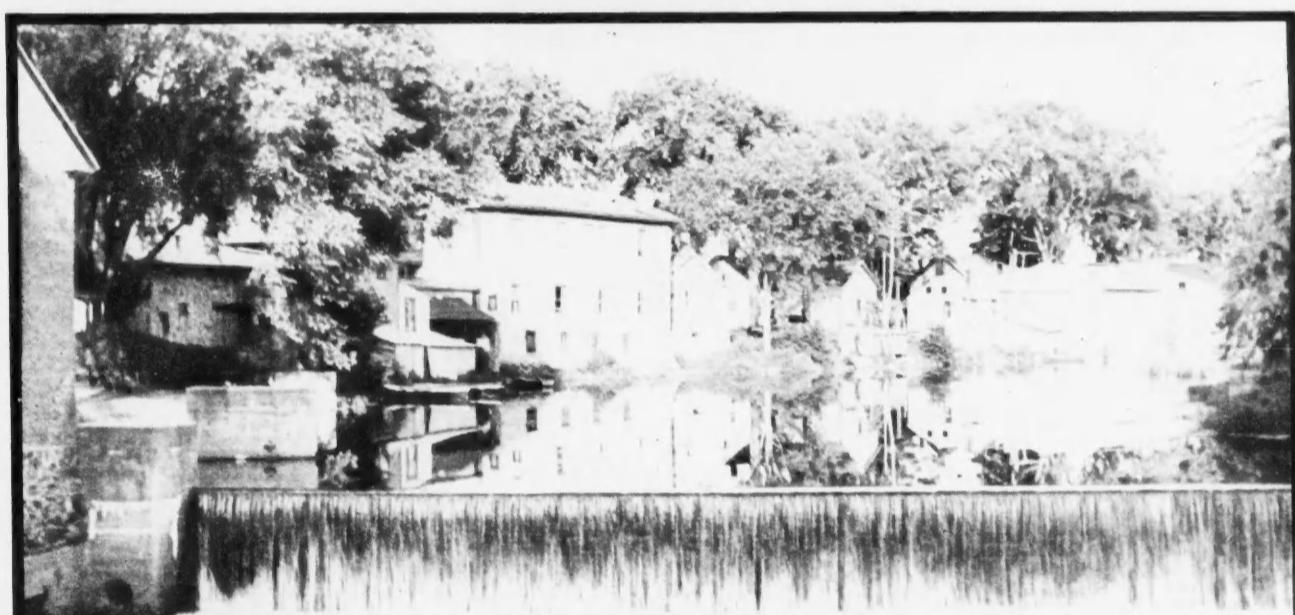
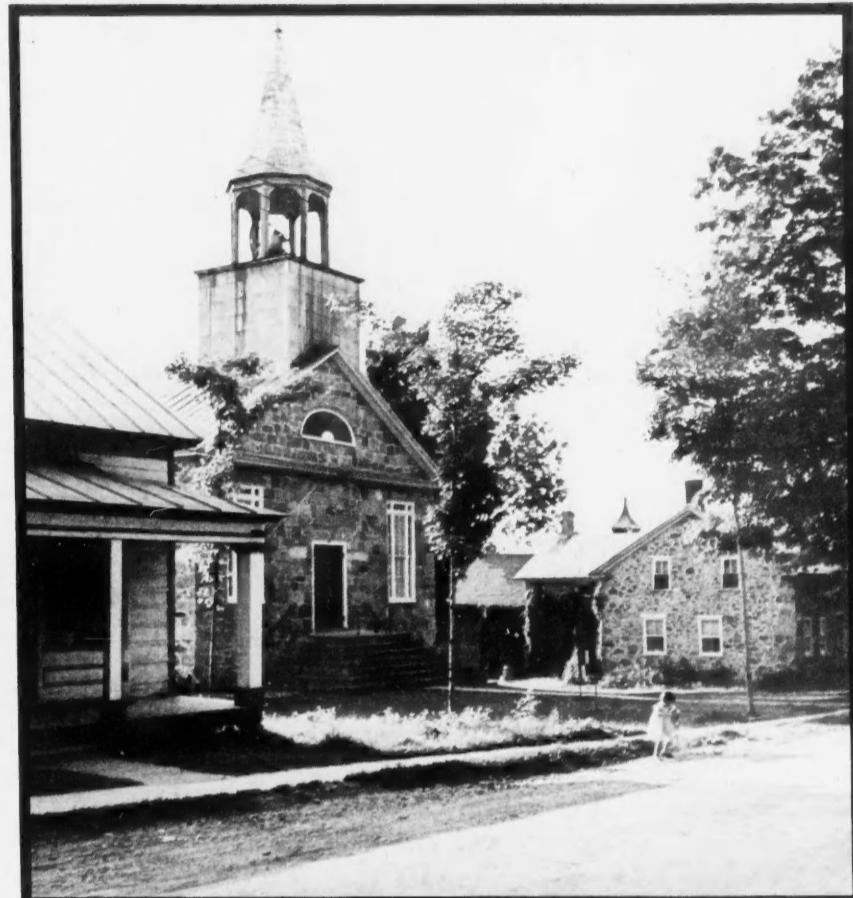
Issued by Campaign Committee of  
THE LIBERAL-CONSERVATIVE PARTY OF ONTARIO

# SATURDAY NIGHT

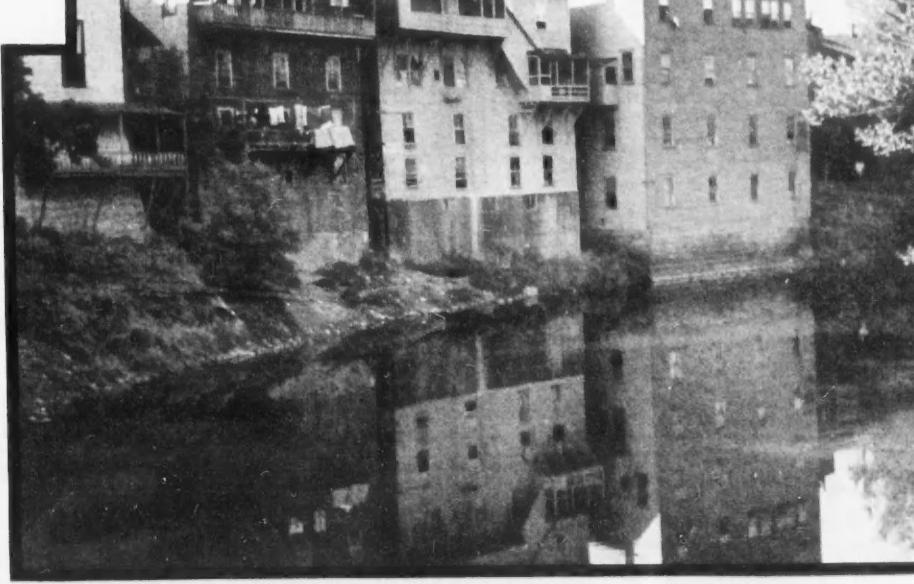
PEOPLE » TRAVEL » FASHION » HOMES » LETTERS

TORONTO, CANADA, SEPTEMBER 4, 1937

## PHOTO REFLECTIONS IN THE EASTERN TOWNSHIPS



QUIET waters mirror old walls in many of the communities in the Eastern Townships. "Jay" recorded these scenes during a recent trip over Quebec Highways No. 1 and No. 13. UPPER LEFT, in Bedford. UPPER RIGHT, in Dunham. MIDDLE LEFT, two vistas at Lake Memphremagog. MIDDLE RIGHT, in Stanbridge. LOWER LEFT, the shopping centre of Granby. LOWER CENTRE, a sign post in East Farnham. LOWER RIGHT, in Cowansville.



# THE DISTAFF SIDE

BY MARIE CLAIRE

**L**ET no one think that Youth Movements are confined to Germany and Italy. A "World Jamboree" of Boy Scouts has been held this month in Holland. Twenty-eight thousand boy scouts paraded past Queen Wilhelmina and Lord Baden-Powell, and the sight of fifty-six thousand bare knees didn't prevent the Queen making a nice little speech. There were scouts from practically every part of the world except Italy and Germany. Hitler and Mussolini kept their boys at home. There were Chinese scouts and Jamaican scouts, scouts from Japan and Fiji. There were even some American Red Indian Scouts proud to substitute a flat Stetson for a feathered head-dress, no doubt. It must have reconciled Wilhelmina to having a family of one daughter.

Princess Juliana has been in the hands of a famous Hollywood figure expert. From being a fat girl of 160 pounds, a rigid diet of teasing sips of orange juice, vegetable broth, and tomato juice cut with lemon has turned her into a beautiful woman weighing 116, so they say. Prince Bernhard is said to have been much pleased. Juliana was spared the Scout Rally owing to the imminence of a Happy Event. The Dutch will probably be disgusted if she produces an undernourished baby. Even Prince Bernhard mightn't be pleased. But Juliana sounds like quite a girl. She probably has everything under control.

**A** NEW career seems about to open up for women. It is a career which puts heavy demands on its followers, but then what career for women does not?

The British Broadcasting Company have had 1122 applications for the advertised post of Television Hostess-Announcer. Those chosen to put this new job for women on the map are a Miss Elizabeth Cowell of Suffolk, formerly a mannequin and dress designer, and a Miss Jasmine Bligh, who has three years of stage and film experience to her credit. Both girls are between 22 and 23 years old, one is dark and the other fair, and both have what is known as television faces.

Television programs are to make their appearance from Alexandra Palace, Broadcasting House, London, very shortly. They will consist of Entertainment, (short plays, bands, cabaret, ballet, and so on) News, and General Interest (The Zoo Today, The Details of Television and such), programs running for an hour, three times daily. About 20 of the big London studios are expected to open public-looking-in rooms where their customers can watch the programs.



MISS ELLINORE WILSON, of Waterloo, Ont., who sails September 10 for London, England, where she will attend the Royal Academy of Dramatic Art.  
—Photo by Hunter.

and 12 places are expected to be ready with a projector set-up for those who will pay as they do for the cinema. Only about 50 people can look in at a time on one screen, but several covers can be installed in one room.

Miss Bligh and Miss Cowell will announce the artists, reassure new performers and take care of those who go to pieces from excitement, it seems. The B.B.C. is now busy experimenting with make-ups and clothes for the two young women. Television, it seems, does even odder things to color than the ordinary screen. Doesn't it all sound very onward and upward with the arts?

**P**ONTS that have recently distracted our attention from the business in hand. . . . A restaurant outside Belleville that advertises itself as "Ye Moderne Café" . . . a sign flanking the road near the home of the Quints at Callander offering wayfarers the comforts of "Kwaint Kabins" . . . a board outside a Club's dining room at a downtown hotel holding the members' badges and playing up the camaraderie for which the club is justly famed. Christian names in quotes, profession plainly stated. The first badge "Bill" So and So—Waists, the second "George" So and So—Children's Shoes, the third "Canon" Cody—Honorary Member." And the big blond young man beside us who read one page of a Chicago monthly news sheet all the way down town in the bus and only let us see it as he got off. The first item was headed "BOOGIE WOOGIE—the most irresistible brain teaser in all the history of swing music . . . a basic negro rhythm creating a real furor among the intelligentsia of rhythm critics"—The second heading "Does Goodman or Crosby play best white man's swing," and has a sub-head "Salty critic compares Benny's guts with Crosby's small jam thrill."

Well, well, let us all live together amicably in this fine new world.

Being one of those loyalists who

rise willingly at the crack of dawn to hear the King's voice over the air, and feel all throaty when he uses the personal possessive, who pay attention when the prayer for the Royal Family is read in Church and manage to stand still while the National Anthem is played at the close of a terrible movie, we felt we could discuss the Royal family with a visiting Englishman the other day.

Our contention—and we'd like some support in this—is that now that the little Princesses have won all our hearts and endeared the King and Queen to us specially as parents, and family folk, and all the rest of it, they be allowed to return to some sort of normal childish obscurity. Is it not more than just possible that a steady diet of adulation and word attention will be bad food for young digestions? Has our probable future Queen much chance of quiet nerves if she has to appear from now on at all the Senior Royal Functions from Garden Parties to the laying of corner stones and opening of museums? Sitting on platforms must be dull work for even the most conscientious little girls. Having your photograph

taken receiving a bouquet is a nice game for two little girls—to play in a nursery.

We are glad to report our Englishman agreed with us all the way in this. Other Britons might too, he said, though he would not admit they discussed the thing as freely.

**I**NTERIOR Decorators, urged on by the wallpaper manufacturers, are making a concerted effort to bring figured walls back into the home. Plain walls have been over-done they submit, the charm of patterned surfaces is due for a fashionable revival.

It is easy to believe they are right when you see some of the new Elizabeth Bart papers, which, like her glazed chintzes, are now to be found

in Toronto. This artist, formerly of New York, has a pretty eye for design. Her color sense is unerring, particularly in her combinations of faint blues, greens, and yellows, and though she makes good use of the classical she is as modern as the day after tomorrow.

One of her most engaging papers is a soft ashi green. An oblong plaque has two doves on it, one blue grey the other oyster white. Above the plaque is a little white "Belvedere," or Greek temple, with a willow tree beside it, and swags of small white chrysanthemums link the whole design together. A clever Toronto decorator has used it in a dining-room with 18th century furniture of

that curiously heavy-weighted and beautifully marked Cuban mahogany. Window draperies are of French satin brocade in soft green, with a tiny pattern, the draped lambrequin clasped with mirror hold-backs. The woodwork is an infinitely delicate green, niches at either end of the room are deeper blue green and hold white jars of shrimp colored flowers, repeating the colors of the striped material on the chairs.

The effect of the room is of a formal garden, cool and elegant. One could easily imagine it the setting for a very grand party, with guests in beautiful clothes—but one could breakfast there in a tailored frock with perfect equanimity. Not a bad test for a room.



## A Statement by the Ontario Department of Health on POLIOMYELITIS ("INFANTILE PARALYSIS")

In view of the prevalence of "infantile paralysis" in Ontario at the present time, and in recognition of the deep concern felt by parents over the protection of their children, the Provincial Department of Health is issuing the following statement concerning the nature of the disease and the question of what can be done to reduce the danger of infection.

### Nature of the Disease

Like measles and scarlet fever, "infantile paralysis" is a communicable or "catching" disease. Like them also, it is mainly a disease of childhood. Yet the term "infantile" is apt to be misleading. While it is true that the majority of cases occur among children under ten years of age, the disease does occur, especially in rural districts, among older children and young adults.

The term "paralysis" is likewise misleading since it conveys the impression that some loss of muscular function is characteristic of every case of the disease. This is not true. It is now known that only a small proportion of those who contract the disease actually develop paralysis.

Since the disease is not limited to infants and since paralysis does not occur in all cases, the name "infantile paralysis" is now regarded as a misnomer. The correct name for the disease is "polio-myelitis," which simply means acute inflammation ("itis") of the grey matter ("polio") of special portions of the spinal cord which control movement of the muscles. This inflammation is believed to be due to a special sort of infection which probably gains entrance to the nervous system through the upper part of the nose and throat.

### Cause of the Disease

Poliomyelitis has been definitely recognized as a communicable disease since 1909 when investigators succeeded in securing from humans, ill with the disease, a minute living substance called a "virus" which was found to be capable of producing poliomyelitis in monkeys.

Much remains to be discovered about the nature of this virus but a good deal has already been learned. In size, it has been found to be less than one millionth of an inch in diameter. The virus is present in the nervous tissue of humans who have died from the disease. It is also found in the nose and throat, not only of persons ill with the disease, but also of persons who have been in contact with the disease.

### How the Disease Spreads

The exact manner in which the disease is transmitted from one person to another is not known. However, the disease does not arise spontaneously. The source of infection is a human being who is carrying the virus. Such a person need not necessarily be suffering from the disease. Yet the mere presence of the virus in the nose and throat affords ample opportunity for spread of infection. In such cases minute particles are given off by coughing, sneezing and talking. Fingers are constantly being carried to and from the mouth and nose and in this way articles, such as improperly washed eating and drinking utensils, common towels, children's toys, etc., may become contaminated.

**A**ny set of circumstances which permits the frequent and rapid transfer of nose and throat secretions from one person to another increases the possibility of infection.

There is no evidence that flies or other insects play an important part in the spread of poliomyelitis.

Chlorination of municipal water supplies as now practised, and the proper pasteurization of milk have eliminated water and milk as possible sources of infection.

### Signs and Symptoms of the Disease

The early symptoms of poliomyelitis are neither constant nor regular in their appearance, but certain of them are sufficiently suggestive to warrant the summoning of the family physician.

The onset is usually sudden, with rapidly rising TEMPERATURE, fluctuating between 101-103 degrees. HEADACHE is another common symptom. The young child is apt to appear irritable and cries easily when disturbed. The patient is usually willing to stay in bed, appears drowsy and takes little interest in his surroundings.

VOMITING is fairly characteristic. Constipation is often present, whereas diarrhoea is unusual. Food is refused.

Often the characteristic symptoms of COLD or SORE THROAT are present.

SORENESS IN THE MUSCLES of the back and STIFFNESS and pain in the joints of the arms and legs may occur.

In many cases of poliomyelitis the condition does not go beyond this stage, and terminates after four to ten days' illness.

However, in other cases, the disease proceeds into a second stage, in which the elevation of temperature and rapid pulse are accompanied by marked irritability and drowsiness. The patient becomes mentally disturbed and takes on an anxious, frightened expression. Sleep may be disturbed by twitching and the hands may shake and tremble.

The following specific signs are of particular importance:

**STIFFNESS OF THE SPINE.** The head may be bent on the neck but efforts to bend the neck on the shoulders cause pain and are resisted. The child is unable, while sitting up in bed, to bend his head down to touch the knees. If he bends at all, it is at the hips with the back held rigid.

**PECULIAR SITTING POSTURE.** When he sits up he props himself behind with extended arms supporting a tender or painful spine.

### Preventive Measures

The precautionary measure of first importance is to protect the child from contact with infection. Since other human beings are the primary source of infection, then children, who are evidently much more susceptible than adults, should be protected as far as is reasonably possible from contact with people.

**"Keep your child in your own yard"** is a wise precaution. In crowded stores, street cars, motion picture theatres, bathing pools, picnics,—in fact, in any setting where there is a large number of people, the chances of exposure to possible infection are tremendously increased.

Of equal importance for the protection of children is the prompt calling of a physician if the child shows the indications of illness described above.

### Convalescent Serum

Medical opinion is divided concerning the effectiveness of the so-called "Convalescent Serum" in poliomyelitis. In the absence of conclusive evidence, the Department is continuing to supply this serum to physicians on request. Owing to the limited supply available, its use must of necessity be limited to cases suffering an attack of the disease.

### Nasal Spray

Based on the assumption that the virus enters the body through the upper part of the nose, attempts are being made to prevent its entrance by spraying the nasal passages with certain chemicals. Since this method is still entirely in the experimental stage, it is not one which can be recommended for general use.

### Precautions in the Care of Those Ill

When a diagnosis of poliomyelitis has been made, the patient must be isolated for a period of at least three weeks. Since other members of the family are likely to be carriers of the virus, the protection of the community requires that they be quarantined until the danger of further spread has been eliminated. Care should be taken to see that articles which may have become contaminated by the patient are disinfected or burned. Special precautions should be taken in regard to the disposal of nasal and alimentary discharges. Those who are handling the patient should exercise special care regarding their hands and person before coming in contact with other people.

MINISTER OF HEALTH

## SHE WAS X-RAYED 12 TIMES

### Tried Electric Treatment for Rheumatism

To suffer for five years with pains in the back . . . to be X-rayed 12 times . . . to undergo electric treatment for three years . . . and then to find that Kruschen was what she really needed to get relief — that was this woman's experience:

"Five years ago, I was taken ill with pains in my back. After three weeks in bed I was sent to hospital. At first, spine trouble was suspected, but after 12 X-rays I was found to have serious lumbar rheumatism. For over three years, I was given electrical treatment three times a week. Last year, I tried Kruschen Salts, and it has done wonders. I have discontinued hospital treatment, and last winter, the first for five years, I was free from pain. My friends are amazed to see me so well." (Mrs.) E.P.

In a good many cases, rheumatism cannot resist the action of Kruschen Salts, which dissolve the painful crystals of uric acid—often the cause of those aches and pains—and assist the kidneys to eliminate this poison through the natural channels.

### New Models of Upholstered Furniture with decorative show-wood frames

In keeping with the trend for greater formality, we are glad to present our new collection of comfortable Show-wood pieces. Each piece is constructed by skilled workmen in our own factory and represents the highest quality furniture obtainable, yet because it is made in our own workshops and sold at the maker's price and the cost is most moderate.

Planned payments can be arranged to suit individual needs.

### THORNTON SMITH COMPANY LIMITED 342 YONGE STREET

The House of Distinctive Furnishings.

**GUARD THEIR PERSONAL EFFECTS AGAINST LOSSES with CASH'S WOVEN NAMES**

At School, At Home, or Abroad. A personal name and economical identification. Indispensable also for household linen. Quickly sewn on or neatly attached with Cash's No-So Cement. From your dealer or direct. TRIAL OFFER: Send 1% for one dozen of your own first name. One sample tube No-So Cement.

**CASH'S** 467 GRIER ST.  
BELLVILLE, ONT.  
CASH'S 53 doz-\$1.50 6 doz-\$2.00 NO-So Cement  
NAMES: 9 doz-\$2.25 12 doz-\$3.00 25¢ a tube

### SATURDAY NIGHT

THE CANADIAN ILLUSTRATED WEEKLY  
BERNARD K. SANDWELL, Editor  
N. McHARDY, Advertising Manager

Subscriptions to points in Canada and Newfoundland, \$5.00 per annum. Great Britain, Australia, Dominion of Canada and Provinces, United States and United States Possessions, \$5.00 per annum. All other countries, \$6.00 per annum. Single Copies 10 cents.

**NOTICE TO ADVERTISERS**  
Advertising contracts are solicited and accepted by this business office, or by any representative of Saturday Night, either editorial or promotional, in our contract form. The Editors reserve the right to reject any contract accepted by the business office, its branch offices or its advertising staff, to cancel same at any time after acceptance, and to refuse publication of any advertising thereafter, at any time, such advertising is considered by them as unreliable or undesirable.

No contribution will be returned unless accompanied by a stamped and addressed envelope. "Saturday Night" does not hold itself responsible for the loss or non-return of unsolicited contributions.

Printed and Published in Canada  
**CONSOLIDATED PRESS LIMITED**  
CORNER OF RICHMOND AND SHEPPARD  
STREETS, TORONTO 2, CANADA

MONTRAL WINNIPEG NEW YORK  
New Banks Bldg., Portage Ave.  
Room 512, 101 Park Ave.

E. R. Milne - Business Manager  
C. T. Croucher - Assistant Business Manager  
J. F. Foy - Circulation Manager

Vol. 52, No. 44 Whole No. 2320

## "CHRISTINE COLUMBUS"

BY CHARLOTTE WHITTON

TEN days before the ice had moved out of the lake and the Gatineau was one paean of joy at this complete surrender of winter to the power of spring. The pussywillows burst from their grey blankets in dainty chaste filigree, and the birch, the beech and the poplar reached slender tips of grey and golden green to the smiling sun. The dark olive of the evergreens was etched with the bice of their little new needles, and through last autumn's cold wet leaves the shy arbutus raised her fragrant face to dawn. Vagrant wisps of snow still lay, sullen and inert in the deep glades, and, true, no frogs were yet a-wooming, though an odd veteran of old wars hoarsely trumpeted his survival of another season from beneath the sheltering pier of the low bridge.

Courage and faith had opened the summer cabin a week back and the mattresses all aired, the beds all made, a roaring fire in the living room, screens securely fastened, a healthy "smudge" without and an ambulatory "flit" spray within, life could be given up to the healing peace of water, sun and forest, as the evening shadows closed in for "the first week-end at the lake."

True, as darkness settles, the unexpected plunge of a muskrat off the wharf may sound like a tidal wave or the drowning of a Leviathan, but the young moon is showing over the hill, spring is spring, and no city rest could be like this.

AND then they began. Softly, imagined rather than heard, then in unmistakable scurries along the great peeled logs that are the beams, the mice began their carnival—the long-eared, bright-eyed, incredibly fleet field-mice who had wintered with us all unbidden. Lightly, daintily, they scamper over the grocery tins in the pantry, an odd loose lid swinging as a tinkling cymbal to their tread. One lid collapses entirely into an empty caddy, and the tattoo of the frantic prisoner echoes and re-echoes through the house. And then the peek-a-boo possibilities of the wicker furniture offer, and with pipes of glee the marauders land upon it, its resistant cracks adding to the uncanny clamor of this ruined night. But the most joyous of all games awaits discovery. What a railtrack the uncovered wicker table presents! Round and round the soft patter tears, with joyous squeak of mouse on mouse, echoed again in the creak of the outraged wicker.

The morning was given to a council of war. That settled it! Spinster's symbol or not, we would invest in a cat. Invest was the word, for schooled to reliance upon the organized social services of the community, there would be no resort to haphazard, unorganized placement with a kitten begged from the charwoman or the bakery. Were there not "The Pound" and the Humane Society, organized, recognized community agencies, administered along accepted standards, providing temporary shelter, observation and placement facilities in respect to all underprivileged or unwanted animals? And it was in "The Pound" that we found Chrissie—though that was not yet her name. There were some lovely Persian kittens; there was a mighty and beautiful "Tom." "It's a mouser you wantin'," said the old Irish attendant. "Well, take your eyes off'n him; let a tabby as much as look at that lad and it's no mousing you'll have the day." And then he led us to Chrissie's "cage." "Now, there's the lady that'll eat every mouse on your place and use the tails for toothpicks, and all in an hour or two."

BY THIS time she had learned to come to heel, of her own volition, and each morning gravely and without a meow—her silence was always intriguing—she offered her escort to the wharf, waited until the boat shoved off and, after a period of becoming farewell, turned and as gravely walked back up the hill path and into the brush. So it was but natural that she would follow us, always with the same silent dignity, when we went abroad to tea, but never did she presume to follow into the house or verandah. A few paces off she would sit and comb her beautiful hide while we visited. The neighbor's two dogs concerned her not at all—"Kenilworth," old, weary, almost blind, she surveyed once and stepped aside lest the trip over her, all unseen in the path. Thereafter they always greeted each other with quiet respect. In fact, once or twice when, surprised, milk still remained in her pan, she would touch him with gentle paw and lead him to it. Once, uninvited, he came to share her meal and that gentle tap became an angry rebut. But "Blenheim," the other dog, was young and foolish, a heady, gawky, barking pup. One day, as we sat at lunch he came "gallumphing" along the path, spied Chrissie and, full of weight and youth, dashed full upon her. What exactly happened we did not know. She seemed not to have moved at all, but he retired yelping bitterly and running madly homewards. And Chrissie, there could be not the least doubt about it, Chrissie sat upon the path and laughed, not loudly, but withal obviously! And after that Blenheim stepped as politely aside as Kennie when she passed his way.

SHE patrolled the paths and shrubs



FORECAST OF FALL. This black velvet picorne was designed by Aage Thaarup, one of London's leading designers of hats, and was displayed at a fashion show held recently by members of the Fashion Group of Great Britain. It is called "Miniature", perhaps because of the antique brooch which centers the velvet flare at the back.

She was leaving this house of bondage and no indiscretion would endanger her entry to the land of Canaan.

Released at the cabin, she stepped out of the basket with the same imperious poise with which she had entered it, her toilette perfect as a disembarking trans-Atlantic passenger. Entering the kitchen door she became suddenly tense, alert, one-vibrant, little streak again. With slow, measured pace she stalked the wall and in the corner by the chimney-place crouched to rest. Not food nor play could entice her away, and then we left her at night closed in. Once or twice there seemed to break upon one's rest a far-off, dim impression of a muffled thud, a soft, stifled squeak, then silence again. Through the day nothing would induce that cat to leave the house. Unhurried, methodically, she paced about, sniffing, smelling, stopping here and there almost marking the places of vigil with her claws. So, through the day, she made a thorough survey of each room. Not Columbus could have planned his adventures better in an unknown bourne. And Christine Columbus she became—"Chrissie" for short—and within a few hours answered to her name. Nothing dissuaded her from the task she seemed to know she had been retained to discharge. Most of each day and all of the night she sat at one or other of the sentry points, patient, shrewd, certain that sooner or later he whose path had lain that way would come again. Within a week not England under the good Henry was freer of marauders than our cabin of the thought of mice.

She acquired a lover, a stray black and white creature from the farm mile inland. The first time he ventured to come over in daylight and his querulous mewing petred through the shrubs, she rose, stood one incredible moment and then, with claw and buffet, descended upon him, bewildered and scurrying, into the woods that led to home. Shamefaced and annoyed, she strode back and crawled into her favorite retreat—the grasses under the latticed verandah. She seemed chagrined beyond words that we had come to know of her affair.

IN THE autumn she returned to town with us, and in urban sophistication rapidly lost her coy detachment. The janitor's cat across the road was a horrid creature, murky white, bedraggled, battle-scarred and altogether a hideous alley Tom. Next door dwelt a Persian of faultless pedigree, black as jet, with all its sheen, matching Chrissie herself in dignity and detachment. His susceptibility was immediately evident and we welcomed an alliance of such undoubted social advantage. Chrissie, perverse as ever, treated him with the utmost indifference and contempt, but sat smirking and purring whenever the dissolute Don Juan crossed the street.

But Chrissie, as usual, had known her own secrets. The kittens were obviously of Persian parentage two gorgeous, fuzzy little fellows, one jet black, the other striped like her, with his bars black and beautiful like his father. The other lad was also black as the night, but short-haired, little, graceful as Chrissie herself, with a sheen like polished Circassian "Perkie," the grey, we gave away to one of many bidders. We kept the black lads, "Nip" and "Tuck", and Chrissie proved the most devoted and exacting of parents. Misdemeanors she punished by picking up the squawking atom by the back of the neck, taking him to the coal bin, hurling him into its blackness and leaving him there until called for. She taught them mousing, and her own quiet dignity and detachment. Little balls of fluff, we took them to the lake. Tuck, the Persian, became a gentleman; Nip, a hunter and provider par excellence. They were inseparable. Nothing could force them into brawls with each other. Dogs and strangers Tuck treated with his mother's high contempt. Nip became one quivering nerve. Scientifically they paced out their precincts like their mother, politely, like her, they escorted you to the boat, greeted you in the evening. Being younger and less disciplined, they showed complete lack of restraint whenever the fishing gear was taken from the rack and, in wind and rain, waited on the wharf for the return and hope of a special dainty when the booty came to shore.

IN THE autumn a friend gave them sanctuary until spring should bring the freedom of the lake again. Nip ate the lady's goldfish his first day, during her luncheon hour, but Tuck's good breeding won them both respite. There they waited spring and my coming to take them to the freedom of the woods and trees again. They both have their mother's sense of time. My friend's children leave each morning for school and Nip and Tuck punctually at half past eight take up their vigil at window commanding the street and with the first sign of their schoolmates "call" the young people of the house. No wonder that the Christmas tree held two gaily beribboned packages, a box of sardines each for "Dear Nip" and "Darling Tuck."

And Chrissie? She had never known in all her later days aught but kindness and understanding.

How was she to know when in the clear moon of Hallowe'en she picked her deliberate way across a silvery lawn, that the boys there were strange and cruel animals?

That they would

**She  
SHALL  
HAVE  
BEAUTY...**



She shall have beauty wherever she goes—remain beautiful at every hour of the day or night—be beautiful in every detail and in every line . . . for she has entrusted the care of her beauty to Elizabeth Arden; and at the Elizabeth Arden Salon she enjoys a multiplicity of soothing treatments which help her to laugh at birthdays and defy the calendar.

**FACE TREATMENTS** — In the cool quiet of a treatment room in the Elizabeth Arden Salon, she receives a refreshing Velva Mask treatment . . . that eliminates the tell-tale marks of age—freshens and clears the skin—restores sagging contours.

**A SHAD-O-GRAF** in the Exercise department of the Salon will reveal any figure fault.

**THE ARDEN BATH** — Another matchless Elizabeth Arden Salon treatment—soothing and relaxing—dispels fatigue and promotes free and healthy circulation . . . always followed by an invigorating massage.

**THE HAIR SALON** provides expert advice and the attention of skilled hair stylists who will create a new coiffure to accentuate her individual charm. A new and distinctive permanent wave will keep its beauty for months to come.

*Elizabeth Arden*

TORONTO  
LONDON

NEW YORK  
PARIS

Toronto Salon and  
Consultation Room  
Simone



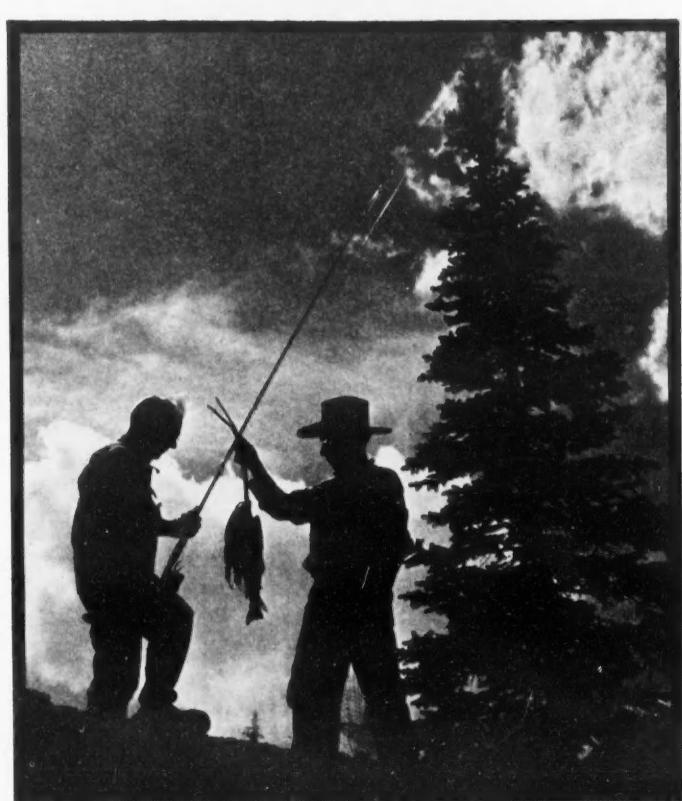
Study

by Violet Keene

Appointments are now being made in preparation for Violet Keene's coming Fall exhibition. Telephone Adelaide 5011 or Adelaide 4830. Portraits six by eight inches priced six for \$25.00.

Portrait Studio, Second Floor

EATON'S COLLEGE STREET



FISHERMAN'S INTERLUDE. A photographic study in the Canadian Rockies, by Nicholas Morant.

take her, tie stakes to her, fill cans with stones and tie them to her and then call a dog to maul her? When we rescued her the demons were far out of reach, but affection and skill could suffice her little. Days she lived, days of the same quiet dignity, only weak and repressed little mews escaping from her as she was turned over in her basket or as the warm milk was poured down her poor throat. Only her patient, fine eyes gave thanks, or the small pink tongue that tried to lick its gratitude.

The Lake has been different this year, but some way, when the moon was full, and silvered all the birches, the shoreline and the sward, I could hear a soft, un hurried tread behind me in the path, and then I knew that a little cat was not so far away from these deep grasses where she loved to play.



## HEINZ SAVES THESE VITAMINS FOR BABY

Doctor says baby's vegetables must be fresh, properly cooked, thoroughly strained. And baby's first bulk food should retain all the vitamins possible. But home-cooking usually permits valuable vitamins to go up in steam. Heinz cooking methods save these essentials to health, and keep the foods uniform in quality and taste from day to day.

Heinz vegetables are of the highest quality and garden-fresh. They carry two assuring symbols: Heinz 57 and the Seal of Acceptance of the American Medical Association's Council on Foods.

Write for free booklet "Questions and Answers about Heinz Strained Foods".

H. J. Heinz Company, Toronto.

**11 KINDS (unseasoned)** — Spinach Carrots • Green Beans • Peas • Tomatoes Beets • Vegetable Soup • Mixed Greens Prunes • Cereals • Apricots • Apple Sauce.



## HEINZ STRAINED FOODS



## Vita-Weat the NEW Bread

Vita-Weat is made from finest wheat. It is baked into delicious crisp slices at Peek Frean's factory in England. It can take the place of ordinary bread or toast. It contains no unconverted starch to affect the system. You can get Vita-Weat from all good grocers and stores.

## PEEK FREAN

VITA-WEAT

is known in U.S.A. as

"All-Wheat"

## WHAT A WRECK CONSTIPATION MAKES

Constipation can dull your whole life. Headaches, poor complexions—tired, lifeless days are often the results. Also, many serious diseases.

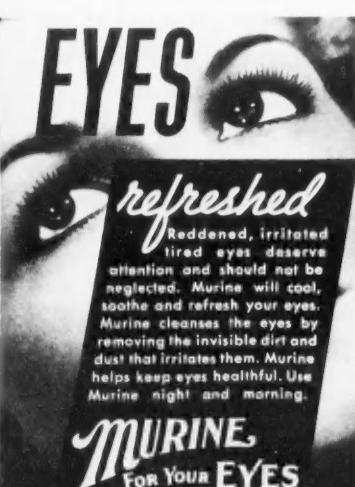
Get rid of common constipation now with a ready-to-eat cereal—Kellogg's ALL-BRAN.

ALL-BRAN brings you the two things your system needs to act naturally: "bulk" and vitamin B to help tone the intestines.

Within the body, ALL-BRAN absorbs more than twice its weight in water—forms a soft mass, and gently clears the intestines of wastes. It acts naturally.

Pills and drugs seldom cure constipation. You just keep on increasing the dose and switching from one laxative to another.

Just eat two tablespoonsfuls of Kellogg's ALL-BRAN every day, three times daily if needed. Serve as a cereal with milk or cream, or use in recipes. Sold by all grocers—made and guaranteed by Kellogg in London.



## EYES

refreshed  
Reddened, irritated  
tired eyes deserve  
attention and should not be  
neglected. Murine will cool,  
sooth and refresh your eyes.  
Murine cleanses the eyes by  
removing the invisible dirt and  
dust that irritates them. Murine  
helps keep eyes healthful. Use  
Murine night and morning.

MURINE  
FOR YOUR EYES

## CONCERNING FOOD

BY CYNTHIA BROWN

VERY occasionally I get near enough to People of Importance to overhear their conversation. The other day it was two members of Parliament. Never ask me how it came about. There was I with a cocktail in the middle and a great Statesman on either hand.

Now even our particular brand of insatiable optimism did not count on getting a topic for a cooking article out of a wide-eyed attention to these gentlemen. It was just our pretty manners. But you never know when Providence will choose to provide a diamond bracelet rather than fob you off with a kiss on the hand, do you?

They were discussing a third Great Man. "He makes a whacking good speech, or so I've heard," said No. 1.

"Up to a point, yes," said No. 2.

"The first five minutes are usually arresting but after that he begins to reach for the canned goods."

So Statesmen aren't so unlike cooks as they would seem.

A month in a cottage in the woods by a Northern lake sees many an SOS sent out for the canned goods. We admit it.

Fortunately for all concerned since an unrelieved diet of baked beans will sustain life but add little to the gaiety of nations we discovered a very fascinating butcher in the nearest town. An immense Teutonic gentleman, with one of the most seriously cleft palates that ever clung together by sheer determination, who made buying meat quite an event. True, I usually found, that owing to the obscurity of his diction and the necessity of curbing a very natural desire to imitate him, I often came out with a totally unexpected variety of meat, but that only added to the point of the game. A visit to "Münster Hühnchen" cheered us all up.

BEEF, on which I usually lean heavily for sustenance on holiday, has been so expensive I've done some experimenting with veal this summer. I know veal has a bad name. It is supposed to be "immature meat" and so deadly indigestible. It's supposed to be difficult to cook. It is served constantly in countries that can do everything well gastronomically except cook meat. Frankly I think it is all bally about its being specially indigestible and properly cooked it is delicious. Münster Hühnchen and I have let my family alternate it with chicken for weeks on end and we are all hitting smoothly on every cylinder thanks for asking.

Try veal this way, with cucumbers, now two-penny all over the lot.

Have slices of veal cut from the leg and cut very thin. Get the butcher to hit each slice terrific swat with his cleaver, on each side. Trim them yourself into tidy little rounds. The apparent waste in this is non-existent, for tomorrow you will have a veal and ham pie or a saucy kind of veal dish from the chopped scraps remaining. Dip each little *escalope* into highly seasoned milk and then into powder fine bread crumbs. Use beaten egg if you like, but I don't like my meat wrapped up in a dried custard. Fry them slowly in butter. When they are nicely browned on both sides remove them from the pan and keep them hot. Stir the coagulated juices of the meat and the butter remaining in the pan about with a fork, then add a cup of fresh cream, a good pinch of paprika, salt, and pepper, and bring to the boil. Stir it while it boils hard and reduces in quantity thickening as it does so. Now reduce the heat to almost nothing and add some pieces of fresh butter which will not thin it but rather thicken it a little more. (Bad cooks have to use flour; you must avoid that by careful reducing.)

Meanwhile, you have peeled the cucumbers required, cut out the seeds

and cut the flesh into fingers about two inches long. A very little water, well salted, with a piece of butter are added and the cucumbers stew in this and their own juice till tender.

The rich cream sauce tasting of the meat and of paprika is poured over the cucumber and the veal in the serving dish.

IF YOU can bring yourself to handling a roast of veal, pray remember to cook it incredibly slowly, and improve it by stuffing it with a sage dressing. This in spite of the fact that French cook books declare a sage dressing is the original palate-blunter. It may be in France. You will enjoy one cold meal the next day off this sort of well-dressed roast, after that it is better to do something bright with the remainder. This is the suggestion of a famous cook as to the brightness.

Cut the cold roast veal into thin fillets. Put into a pan a piece of butter into which you have worked an equal quantity of flour, a spoonful of olive oil, parsley, chives, and a mild onion all finely chopped. Cook this slowly for a few minutes, stirring all the time, add salt and pepper, a little lemon juice and any gravy that ran out of the roast when it was hot. Put in the fillets of veal and warm them slowly till hot. Do not boil. Serve with red or green sweet peppers stuffed with rice cooked with tomatoes and onion and basted as they cook in the oven with tomato juice and butter.

While well cooked veal is delicate as chicken it is such a mildly flavored meat it does need accenting. Fillets pounded and fried in butter are very good served simply with a slice of lemon dipped in chopped parsley on top of each, but are also pretty slick served with a fine mustard sauce. This is a bit of a nuisance to make, and takes plenty of butter, but the veal is meanwhile cooking away placidly, and I've never tried to fool you into believing that good cooking can be done without a certain recklessness about butter. Here then is the sauce:

### MUSTARD SAUCE

Put into a double boiler the yolks of two eggs, salt, pepper, a teaspoon of cold water, 2 teaspoons of vinegar and about a quarter of a pound of butter cut into small pieces. As it heats beat this with a Dover beater. It will at once become frothy. Now, as it warms, add a quantity of prepared French mustard, or English mustard mixed with a little water. You will suit your own taste as to amount. Add more seasonings and extra butter if you see it's getting thick, and serve at once with the veal fillets. It is rich and extraordinarily good. The trick with this, as with all *sauces Monsieur* like *Bearnaise*, *Hollandaise* and so on, is not to let it get too hot. They are all tepid sauces. The water in the double boiler should not be boiling wild, and the things must not be cooked while you finish "Gone With the Wind" or left to their own devices while you explain last night to your bean over the telephone.

I had intended to talk about chickens, of which I am simply bursting with valuable information, but another time my dears, another time

General and Mrs. C. F. Constantine and their daughters will return to Ottawa from their summer residence at Carruthers Point, Kingston, early in September.

Miss Beatrice Jewell has returned from a trip to the Maritimes.

Mrs. Claude Heubach and her three daughters, who have spent the summer motorizing in England, Scotland and on the Continent, have returned to Montreal.



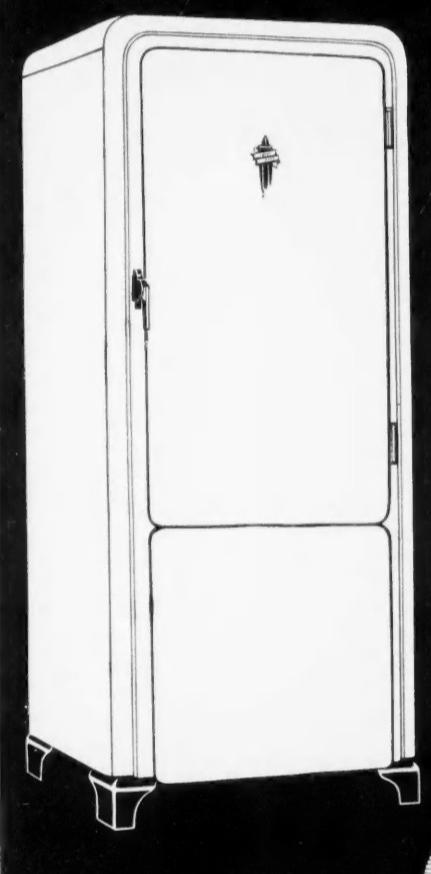
"Why, dolly,  
doesn't he like  
you any more?"

"Mummy says girls  
should keep clothes  
nice and sweet  
with LUX"

"There! I knew he'd  
like you now,  
dolly dear!"

**LUX**  
Removes  
Perspiration  
Odour—saves  
Colours, too

## THE GAS REFRIGERATOR



New Air-Cooled ELECTROLUX  
THE SERVEL Gas Refrigerator

SILENT GUARDIAN OF THE  
FAMILY'S HEALTH



It uses only a little tip of the same gas flame that cooks the family meals and that automatically keeps the family supplied with abundant hot water. So simple in operation that it needs no machinery, the GAS refrigerator makes its appeal as the "silent guardian of the family's health" . . . .  
Plenty of ice cubes, too, and all the other advantages of modern refrigeration.

See the new models in the  
stove section, General Exhibits Building, C.N.E.,  
(Booth 20-25.)

The  
Consumers'  
Gas Company

55 Adelaide St. E.  
732 Danforth Ave. 2532 Yonge St.

### TRAVELERS

Mrs. William Hendrie, who has been spending some time in Toronto with Colonel and the Misses Michie, has returned to Hamilton.

Mrs. C. G. Carrithers spent a few days in Winnipeg recently when she accompanied her niece, Miss Eleanor Hoyle, who has been her guest for the past three months, to see her off for her home in California.

Mrs. C. V. Alloway, Mrs. R. K. Bearсто, Mrs. W. S. Arnold and Mrs. Fred Bawlf, of Winnipeg, were recent weekend guests of Mrs. D. R. Finkelstein at Minaki.

**M. RAWLINSON LIMITED**

Established 51 Years

MOVING — SHIPPING — PACKING — STORING  
KL 5125



POOL CAR  
SHIPMENTS  
WITH  
SPECIAL  
RATES TO  
WESTERN  
POINTS

**HAVERGAL COLLEGE**  
Day and Boarding School  
for Junior and Senior Girls

LAWRENCE PARK WEST, TORONTO  
Ideal situation in grounds of over twenty acres. From Kindergarten to Honours Matriculation. Music, Art, Physical Training, Courses in Household Science and Dietetics. Special care given to Junior Boarders.

For calendar and information as to Scholarships and Bursaries, apply to the Principal —  
**MISS G. E. MILLARD.**

Special Service from Dux Street through Rosedale and Forest Hill Village to bring Day Girls to the school in the morning and to take them back in the afternoon.

**SCOLLARD HALL**  
NORTH BAY COLLEGE  
RESIDENTIAL SCHOOL  
FOR BOYS

Interscholastic Hockey Champions  
for Northern Ontario.

Courses:—Preparatory

Collegiate and Commercial

Special Attention to French pupils  
desiring to learn English.

Fees Moderate

For Further Particulars write to  
The President, North Bay College,  
North Bay, Ontario.

Under Direction of the Resurrectionist Fathers.



**Ontario Ladies' College**  
WHITBY, ONTARIO

A Residential School for Girls

Beautiful situation in 100 acres of grounds. Complete residential education of attractive culture, environment, sports, etc., leading to Honour Matriculation. Music, Art, Home, Household Science, Secretarial Courses and Dramatics. Swimming Pool and Gymnasium. Resident Mistress of Physical Education. Residential students from all parts of Ontario. Riding on quiet country roads. Reopens Sept. 8th. For Circular apply to Principal.  
**REV. C. R. CARSCALLAN, M.A., D.D.**

**SPEECH (LIP) READING**  
PRIVATE LESSONS  
for Adults with Impaired hearing

**HELEN MC MURRICH**

Instructor: Tutorial Class

U. of T. Extension Course

1348 YONGE STREET

Applications open and after Sept. 15th

**Meisterschaft Matriculation College**

Established 1889

SCHOOL REOPENS TUESDAY, SEPTEMBER 7TH

The only school of its kind throughout Canada. The shortest and most complete method for the brilliant student and the surest for the backward one. All individual instruction. Courses leading up to entrance into Royal Military College and all Universities in Canada. For particulars apply Secretary.

Principal  
R. G. McCONOCHIE, M.A., D.P.D., D.Sc.

1 ST. CLAIR AVE. WEST,  
TORONTO

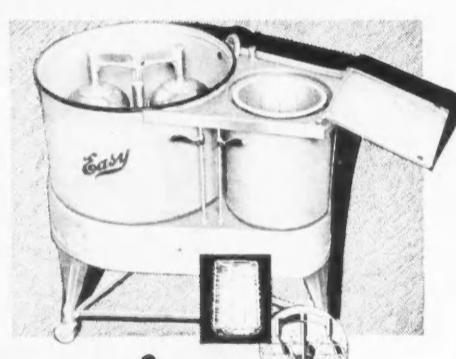
**THE HILL SCHOOL**  
268 POPLAR PLAINS ROAD  
Preparatory School for Boys and Girls.  
Kindergarten to Completion of First Year High School  
Term Re-Opens September 13th

**EASY**

**A-1**  
is Changing  
All Ideas

OF WHAT TO EXPECT IN  
A MODERN WASHER

THE EASY WASHING MACHINE CO. LIMITED TORONTO (10) ONTARIO



You couldn't believe how  
much a really modern  
washer can do for you until you  
have seen the new EASY-A-1.  
Washes without friction, the  
EASY Vacuum-Cup way. Dries  
without wringing, faster and  
safer. Causes break buttons.  
Ends wringer damage and danger.  
Ask about EASY budget plan.



MISS JANE GRANT, daughter of Mr. and Mrs. Melville Grant, of Toronto, who has been visiting England with the Overseas Education League. Miss Grant is a student at Havergal College, and is making a special study of languages.

Photograph by Pearl Freeman.

**INTERIOR DECORATING**

**BUREAU**

PLACES AT YOUR  
DISPOSAL A  
STAFF OF EXPERT  
INTERIOR  
DECORATORS

**EATON'S - COLLEGE STREET**

**ADELAIDE 5471**

SCHEMES AND ESTIMATES  
SUBMITTED FREE OF CHARGE

# ABOUT THE HOUSE

BY BERNICE COFFEY



THE WALLS SET THE TEMPO for a modern decorating scheme in the newly redecorated master bedroom of "Charm Cottage" at the Robert Simpson Co. Ltd.

CITY dwellers of older civilizations than ours long ago learned to place a high valuation on privacy. Anyone at all familiar with the Orient can bring to mind pictures of swarming, jostling crowds, beggars, and the seething movement of narrow thoroughfares and crooked alleys. They probably will remember too, the unexpected thrill of pleasure the first time they passed through one of the doors leading off the street. The memory will linger in the walled courtyard or patio where growing flowers scent the air, and the song of the birds is accompanied by the musical play of water in a fountain. It is here, within the jealously guarded seclusion of this quiet retreat that Oriental life centres. The house turns away from the street, and faces inward toward privacy.

In a new country such as our own and the United States, we are only beginning to appreciate the fact that privacy has become a luxury. Only a few years ago cities were not so densely built up and activities taking place on the street provided more topics of conversation and less noise than they do today.

Evidence of this feeling appears as new communities grow up, and in the planning of houses. One of the most interesting trends is that in which living quarters of many new houses are at the rear where they receive the full benefit of the view of the garden, while utilitarian rooms, such as the kitchen are placed at the street side of the house. And the front porch has completely disappeared in present day house design in favor of the garden terrace. It is strange though that more people building new houses, do not better appreciate the advantages of placing the house to one side of the lot, rather than in the centre. The added opportunities for landscaping the grounds, and the increased amount of light and air, are obvious.

IN THE United States the desire for peaceful and quiet surroundings is being met in several cities by new subdivisions, intelligently developed and planned for a community of people with such tastes. Streets are of the "dead-end" variety so there can be no through traffic to or from adjoining main highways. Houses are placed stagger fashion—one back from the street and the next nearer so that all may enjoy ample sunlight and air from all quarters. Instead of facing a private garden, the rear of the houses overlooks a beautifully landscaped park-like section entirely free of fences or other obstructions.

Restrictions provide that houses on each street of the community be of an architectural character in harmony with the period or style of the others. In several subdivisions of

this kind acres of parkland surround the community, and a few have their own shopping centre, schools, theatre, and so on.

Planning of such a community is done not by one man, but by a group of experts which will include the developer of the district, architect, landscape architect, civil engineer, a practical builder and sometimes an expert on city planning.

The result of such careful development is a community of people living in what is really a large private estate of beautiful houses set in spacious grounds over all of which is the pleasant quiet of a country place.

True, privacy obtained in such a manner is at best a communal privacy and perhaps will not hold very strong appeal for those who like to think a man's home is his castle and so is his garden. He may not like the idea that he has bought not a park in which he may not plant so much as a rose without first pausing

to consider whether restrictions permit his doing so. Rugged individuals may find this difficult to cope with.

THE view shown on this page of the bedroom in "Charm Cottage" at Simpson's, tells an interesting story of how wallpaper can give new architectural values to a room as well as set the key for the color. Two walls are papered in plain beige and two walls in dark brown with beige ribbon garlands for pattern. A beige rayon satin spread with brown tassel fringe trim repeats the wallpaper tones on the bed of the walnut suite. The recess for the dressing table is papered in beige and the rug is rose, while opaque lamp shades afford brown accents against the beige wall, though the lamps on the dressing table are white. French pictures used in pairs are an added point of interest. The room was decorated by F. B. Clarke of The Robert Simpson Company, Limited.

## DRESSING TABLE

BY ISABEL MORGAN

"WE ARE a nation of pale brains as well as pale faces," said someone recently. While we are definitely pro anything that will automatically speed up our thinking processes, this department is conducted primarily for the purpose of reporting those things that help make the modern woman the attractive creature she invariably is. Of course we can't and won't be responsible for the quality of the intellect that lies behind that charming facade. However, we gladly do our bit to keep it up to the mark; hence we report a way of doing so at home that is not only new in theory, but decidedly interesting in practice.

We heard about it the other day from the Richard Hudnut people who are in a pardonable dither about the method which they call the Beauty Angle treatment. As you know— heaven knows it's not the fault of this department if you don't one of the most important steps in retaining a youthful skin lies in increasing circulation. This may be done by means of heat, patting or slapping. However, the main point of the Hudnut method is to have the body at an angle that will induce the free flow of blood to the face. In the Hudnut salon on Fifth Avenue this is done by means of a specially designed chair that can be tipped to a position in which the feet are about twelve inches higher than the head. It is quite a simple matter to duplicate it at home on your own downy couch by placing pillows under the hips and resting the feet on the foot-board. In this position the blood has free flow to the head as shown by an increased rosy tint of the skin, and facial muscles that are getting a little tired of it all, fall into their proper places. Look at your face in a mirror while in this position, and you will find a younger image.

In this position it is very easy to relax, and the increase of circulation makes the skin very susceptible to treatment. Hudnut has a group of Dubarry preparations in an attrac-

tive semi-circular kit which they have named their Beauty-Angle Box. Of course the preparations can be purchased individually, but it is always a decided help to have all the necessary things in their correct sequence, especially if one is using them for the first time. There are two groups—one for skins that are normal or oily, and another for dry complexions.

THE first step is cleansing with cream which is removed with tissues, followed by a pad of cotton saturated with skin freshener to remove any surplus. The next is lubrication with tissue cream if the skin be normal or oily, or special skin cream for dry complexions applied, please, with an upward stroke. Few of us can afford to, but many do, overlook the fact that the throat has a nasty way of being a tattle-tale about age, so Derma See Formula, a rich cream specially designed for the purpose, is smoothed into the skin from the upper chest right up to the chin. All this will not have taken more than three minutes of your time once you get the hang of it. And then you retire to your couch where you assume the Beauty-Angle position described above.

Remain in this position for about ten or fifteen minutes. A grand time to do it is before dashing off in a hurry to an engagement, for it is most restful, and the creams on the skin will "take" better. On rising, remove the creams, clearing away any that may remain with skin freshener, or special astringent if the skin is oily, then a bit of foundation cream followed by powder, rouge and lipstick, and you are ready to face the world a better looking woman. A beauty mask treatment once a week when you are resting in this position will keep the skin "in the pink."

Curiously enough, some time after Hudnut had introduced this new method, it was discovered that Professor Donald A. Laird at Colgate University had found by means of experiments with his students that it is possible for the thinking processes to be speeded up from seven to eleven per cent, when the subject was in a relaxed position with his feet higher than his head. Which seems to prove that there is something to be said for the business man who thinks best when his feet are on his desk.

## TRAVELERS

Mr. and Mrs. Alex Grant, of Port of Spain, Trinidad, who have been visiting the latter's aunt, Mrs. Tee Bastedo, in Toronto, have left to join Mrs. Grant's parents, Mr. and Mrs. Irving Smith, on their yacht, "Carmina," at Gananoque. Mr. and Mrs. Grant are taking up residence in Montreal.

Brigadier-General and Mrs. W. H. P. Elkins and their two daughters have returned to Toronto from Metis where they spent a month.

Mrs. Philbrick Nelson, of London, England, and her two daughters, who have been the guests of the former's cousin, Mrs. Bethune L. Smith, in Cobourg, have been spending a few days with Mr. and Mrs. Max Haas at Port Carling, Muskoka, and leave shortly to spend a few days in New York before sailing on the Empress of Britain on September 11 for England.



## St. Andrew's College

### A BOARDING SCHOOL FOR BOYS

A sound education in exceptionally beautiful and beautiful surroundings. Younger boys may be entered as weekly boarders. Autumn term begins on Wednesday, September Fifteenth. New boys, September Fourteenth.

For Prospects and Book of Views, please apply to KENNETH G. B. KETCHUM, B.A. HEADMASTER

ST. ANDREW'S COLLEGE, AURORA

## Sainte Geneviève

A French school for English and French Girls (ages 14 to 20 years) run on Parson lines. Non-sectarian. Resident and day pupils. Cottage in Laurentians for Winter Sports. School reopens Sept. 22, 1937. Principal, Mrs. S. T. Ritchie (nee Boucher). ILLUSTRATED PROSPECTUS UPON REQUEST

MONTREAL, P.Q.

## TRINITY COLLEGE SCHOOL

Founded

1865

Tradition and Progress

PORT HOPE, ONTARIO

During the last four years boys from the school have won 15 University Scholarships. Michaelmas Term begins on Sept. 13th.

For full information please write to the Headmaster.

PHILIP A. C. KETCHUM, M.A., B. PAED.

## LOWER CANADA COLLEGE MONTREAL

Day Boys and Boarders. Boarders resident full time or Monday to Friday. Preparatory Junior and Senior Divisions.

Boys admitted to Preparatory School at 7 years of age.

Pupils prepared for Junior and Senior Matriculation, University and R.M.C.

Supervised Sports and Gymnastics.

V. C. WANSBROUGH, M.A. (Oxon), Headmaster.

J. S. BAILEY, B.A., Assistant Headmaster.

C. S. FOSBERRY, O.B.E., M.A., LL.D., A.R.C.O., Headmaster Emeritus.

Apply for particulars, Royal Avenue, Montreal. School opens September 14th.

## Appleby School

### A RESIDENTIAL SCHOOL

FOR BOYS FROM

8 TO 19

ONTARIO

Appleby School is Beautifully located on the shore of Lake Ontario, near Oakville. Tuition leads to pass and honor matriculation and entrance to R.M.C. Small classes under qualified and friendly masters assure your boy of individual attention and opportunity for scholarship. Complete equipment for games and athletics is maintained, and the School holds the District Headquarters Challenge Cup for inter-scholastic contests.

Next term begins September 14th.

For further information and School prospectus, please write to —

REV. J. A. M. BELL, Headmaster

## Alma College

ST. THOMAS ONTARIO

Delightful location; readily accessible; expansive grounds, well-wooded; bright, airy students' quarters, well appointed. Gymnasium, swimming pool, tennis courts, riding, golf, skating and other sports. Junior College, in affiliation with The University of Western Ontario, Pass and Honor matriculation. Public School, Music, Dramatics, Commercial, Art, Handicrafts, Household Economics, Junior College Home Economics Course and other subjects.

Write for Prospectus

Principal: Rev. P. S. Dobson, M.A., D.D.

A RESIDENTIAL SCHOOL FOR GIRLS



*Joan Abbott  
says...*

Each one has a preference, but so many show a marked one for AYLMER Jumbo Peas that we thought you, also, might like to hear about them.

As we have mentioned before they are a large pea, surprisingly tender and delicious. This is due to the fact that they have been developed from a special seed and nursed along by our seed specialist.

Unlike the usual larger sized peas these delicious Jumbos can be used both for special salads and garnishing purposes and for other dishes as well. They may be served alone or combined with other vegetables.

Here is one combination of which we're sure you will approve. AYLMER Jumbo Peas in Potato Nest. Mash boiled potatoes with hot milk and melted butter. When light form into balls and with tablespoon make depression in centre (or form into nests with pastry tube). Brush with melted butter, and brown lightly in oven. Heat 1 tin AYLMER Jumbo Peas. Drain off liquid, season, fill centre of potato nest with peas and sprinkle with paprika or grated cheese. They are good as a vegetable plate for luncheon or dinner.

Why not write us for further suggestions? Address: Miss Abbott, Dietitian, Canadian Canners Limited, Research Laboratory, Hamilton, Ontario.

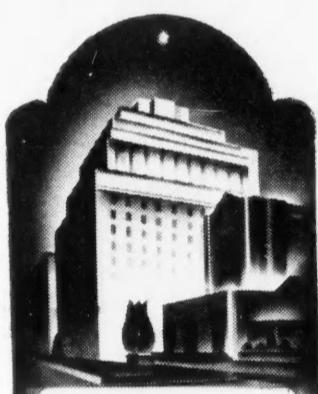
*Joan Abbott  
DIETITIAN*

**AYLMER**  
*natural flavor*  
**CANNED FOODS**

#### FINISHING ABROAD

Miss Jean Macpherson has taken a flat next to one of the best finishing schools in London, England, and has been asked to teach there in order to take charge of a few girls of the school that the house is unable to accommodate.

It is nice to hear that Miss Macpherson will have room also for two or three older girls, apart from those attending the school, who may wish to go on to train. Miss Macpherson always takes a small party of girls on the continent for a month at Christmas and Easter. Write 682 Huron Street, Toronto; Kinsdale 6-860, or c/o Bank of Montreal, Waterloo Place, London, S.W.1, after September 5th.



#### Canadian Hospitality in New York

Located on aristocratic Park Avenue this world renowned hotel combines luxury with convenience.

Single Rooms from \$5  
Double Rooms from \$7  
Suites \$10

*Gowen Management  
J.C. THORPE and  
J.L. ATKINSON*

*The Hotel  
Ambassador*  
PARK AVE • 51st to 52nd Sts.  
NEW YORK

"Insure" The Enjoyment of  
Your Trip...Take -



#### WALLACE C. JONES Canary Hospital

The proper place to board  
your canary when vacationing.  
Canary ailments successfully treated  
by the only recognized  
specialist.

25 years of successful service  
106 Brookdale Ave. HUdson 86-32  
Private home

#### —Ports of Call

## "NO WORD FOR WEATHER"

THE glowing praise of visitors is perhaps the highest authority for Hawaii's indefinable fascination. Many come again and again. Ask them what there is about the Islands that so grips the heart and imagination, and likely as not they will answer vaguely (with reminiscent smile): "Oh . . . everything!"

Then, swept along by a flood of memories, they will try to tell you. The "voyage over" (no ocean passage smoother, sunnier, more delightful) . . . life ordered by the whim of the moment . . . splendor happily mated with informality. Fleeting hours of dancing and deck sports, dining, deck-chair dreaming. A new design for living.

Soon . . . Hawaii! On deck to greet the dawn, as cool trade winds sweep away the wisps of lingering night. The last sleepy blinks of a lighthouse. Emerald-clad hills taking shape beyond mid-Pacific shoreline, as the rising sun gilds their cloud-rack. Diamond Head, "Gibraltar of the Pacific," emerging like a sentinel on duty. *Honolulu Harbor*.

Mingled flower-scents drift down the offshore breeze, along with the haunting strains of Island melodies by the Royal Hawaiian band. Brown-skinned boys cleave the warm, translucent waters, to emerge triumphant with coins tossed overside. Smiling faces throng the dock. Native lei girls jostle for the visitor's favor, girdling willing shoulders with their fragrant wreaths.

Even Nature, it seems, dons festive finery . . . the royal purple of the bougainvillea, bright hibiscus, poinsettia, jacaranda, fragrant oleander, croton bushes, "showers" trees . . . foaming like rainbow-tinted breakers, over wall and walk. A royal rite, your welcome to these lovely "Isles of Content."

HAWAII is unlike any other spot on earth even to its plant life. Trees, flowers and shrubs gathered from the world's far corners thrive along with rare native flora. Magnificent are the huge banyans and monkey-pods, spreading over entire blocks. Ferns fantastically achieve tree size and group themselves in forests! The royal palms . . . tall and arrow-straight . . . suggest a stately "Queen's Guard." Ranks of ironwood and eucalyptus march along the highways.

The Hawaiian hibiscus challenges the world's artists with its countless color-combinations. But most ethereal of all the island flowers is the delicate, silken hibiscus.

But first in the hearts of the people of Hawaii, and usually most fascinating to visitors, is surf-riding, exemplified by beach-life at Waikiki. Native Hawaiians are among the most accomplished swimmers and divers in the world. The protective outer reef



A MATTER OF BALANCE. Surfboard riding at Waikiki Beach in Honolulu, said to be the most thrilling of all aquatic sports.

*Photo courtesy Hawaii Tourist Bureau.*

cate, moonworshipping cereus, which blooms only at night.

Yes, Hawaii is unique! A land where all seasons merge into one . . . children go barefoot the year round . . . agile brown boys "walk" up coco palms to toss down coconuts for food and drink . . . laborers wear flower leis . . . blossom-vendors call, door-to-door . . . and not a poisonous reptile or dangerous animal can be found!

A Calendar is . . . well, just another calendar . . . in Hawaii. One might as well have a single month of 365 days and call it May! There's no word for "weather" in the Hawaiian vocabulary. A benevolent sun shares with evenly-distributed showers (the rain often comes at night).

The same showers which burnish the vivid green of hills and valleys also banish dust. And when Apollo and Jupiter Pluvius appear together, the mists sparkle with the glory of Hawaii's famed "liquid sunshine." Gorgeous rainbows, seeming' palpable in their clear brilliance, arch the deforested valleys; and at night, lunar rainbows give spectacular proof of the potency of the Island moon!

The mercury in Hawaiian thermometers leads a lazy life, rarely climbing over 85°. The ocean is caressingly warm! Temperature of the water at Waikiki Beach maintains a year-round average of 75°. Yet, despite this evenness of temperature, one may readily experience a change of climate in Hawaii. It's all a matter of altitude! The temperature drops about four degrees for every thousand feet of elevation. And on the islands of Maui and Hawaii, climbers may attain heights of from 10,000 to 11,000 feet.

TO ALL sports lovers, Hawaii beckons with gay camaraderie . . . tromising year-around delight. Golf is played on more than a dozen courses, famed for velvet fairways and interesting hazards. For the rod-and-reel fraternity, piscatorial thrills range from surf-casting to battle-royals with ahi (swordfish), kaku (baracuda), ahi (tuna), mahimahi (dolphin) and ahi (bonita) big game of the deep. No local license is required of visitors, and the Hawaii Big Game



THE ROMANCE AND PEACE of the tropics is suggested by this vista in the Puna district on the island of Hawaii, largest isle of the Hawaiian group.

*Photo courtesy News of Hawaii.*

Fishing Club is generous with temporary memberships. Hunting excursions into the higher mountains offer excellent sport, with tests of marksmanship provided by trigger-quick wild pigs and goats. Shooting of ducks, doves, pheasants and wild turkeys, however, is mostly limited to private property.

Hikers and picnickers need only point their steps (or cars) in any direction to achieve healthy appetites and gorgeous vistas. Games may take any form from mild croquet to bowling-on-the-green and strenuous tennis, while polo and yacht-racing are favorite diversions of these outdoor-loving isles.

There is one unique (and hilarious) Hawaiian sport, guaranteed to unseat the most firmly-mounted dignity: tobogganning down grassy slopes on ti leaves! For the studious, geological and botanical excursions hold tropical fascination.

But first in the hearts of the people of Hawaii, and usually most fascinating to visitors, is surf-riding, exemplified by beach-life at Waikiki. Native Hawaiians are among the most accomplished swimmers and divers in the world. The protective outer reef

lure. Sample poi at a Hawaiian luau or feast. Let dreamy native melody soothe your senses. Watch the graceful rhythm of the Hula (or perhaps take a few lessons yourself!).

Though many of the charming native customs have been retained, modern Hawaiians are generations removed from the primitive state that once characterized all Polynesia. But visitors are quickly transported back to olden days . . . by the lei weavers . . . the beach boys who plaintively serenade the Island moon as they stroll along the sea and under the palms . . . the native pageants with their characteristic melodies and brilliant costuming.

Then old Polynesia lives again, in the shadow of a modern city . . . a mosaic out of the past, its pattern interwoven with designs of East and West.

Probably no other land yields more quaint and fascinating folk-lore than Hawaii. Every name applied to beach, mountain, or valley has some wistful tale attached, some appealing myth that airy "explains everything."

These Hawaiian legends, passed down with many variations, through generations of Hawaiians, have a charm that strongly recommends their study. Most fantastic, perhaps, are the exploits of the Menehunes, gnomes or pixies who were friendly to the Islanders and worked only at night. Maui (a demi-god), for whom one of the islands is named, "fished the isle from the sea and lassoed the sun." Pele, the volcano goddess, plays a leading role in many of the most dramatic legends of the land.

IF YOU have imagined Hawaii as quite primitive, a pleasant surprise awaits you. Hundreds of miles of paved boulevards and highways make easily accessible, every beauty spot and natural wonder. You will not find it necessary to take your own car, although many visitors do with no inconvenience and at moderate cost. Cars may be rented with or without drivers.

Those who prefer their own motors, will find the free service of the Honolulu Automobile Club invaluable. The Club to help unload the car upon arrival, so that the owner may drive it directly from the pier, register it, and obtain a complimentary three-months' driving permit. Membership in mainland automobile clubs entitles the visitor to the same services and courtesies received at home.

Honolulu and environs are served by an excellent rapid transit system, with spacious open street cars and a fleet of auto buses, which reduce to minutes-and-cents, trips from hotels to beaches, business section, residence districts and nearby points of interest. Modern airlines supplement fast inter-island steamship service with regular passenger flights in service between the islands of Oahu, Maui, and Hawaii.

Although the horse is fast becoming almost a curiosity in Hawaii, there are places where visitors may rent mounts. Well-trained, sure-footed animals are available for various mountain trips. The islands abound in excellent trails, leading to camping spots such as outdoor lovers dream about! And the Hawaiian Trail and Mountain Club extends a cordial welcome to temporary members, on its weekly outings to such distant or inaccessible spots as rugged craters, weird "blowholes," deserted villages, mysterious caves and ancient heiaus (temples).



GLEAMING SANDS. The Empress of Canada arriving in Honolulu, Hawaii, as seen from the famous Waikiki Beach.

*Photo courtesy News of Hawaii.*

#### IT'S THE TOBACCO THAT COUNTS—

WITH THE  
NEWLY PERFECTED  
*Cork Tip*  
VELVET  
SMOOTH

You who like tips  
will welcome the  
newly perfected  
cork tip, exclusive  
to Player's. It is a  
revelation of velvet  
smoothness.

*Player's Please*  
20 for 25¢  
*Cork Tip OR PLAIN*  
TINS OF 50-55¢

IN PLAYER'S YOU GET *Vintage* TOBACCO

There is no substitute for  
ENGRAVED

*Wedding Stationery*



ILLUSTRATING THE EXCLUSIVE  
COLONIAL SCRIPT—  
SUPERBLY ENGRAVED BY  
BIRKS-ELLIS-RYRIE

• The craftsmen at Birks-Ellis-Ryrie take pride in the excellence of the delicate, clear-cut engraving, the immaculate finish of Wedding Stationery. These reasonable prices should not be confused with prices asked for raised printing—a substitute not worthy of comparison with fine hand-engraving.

#### WEDDING INVITATIONS

100 — \$14.50      50 — \$13.50

#### WEDDING ANNOUNCEMENTS

100 — \$12.50      50 — \$11.50

Birks-Ellis-Ryrie show an intriguing array of other engraving styles and superfine stationery at higher prices.

*birks-ellis-ryrie*

YONGE AT TEMPERANCE • AD. 9001

#### JAY'S LECTURE TOUR

THE following are the dates booked by the Association of Canadian Clubs for addresses by "Jay" to member clubs during his trip through the Canadian West. The title of the address is "Camera Conversations," and it is heavily illustrated with slides of the famous photographer's most successful pictures:

Oct. 28, Thursday Sudbury, Ont. (Women).  
Oct. 30, Saturday Fort William (Women).  
Nov. 1, Monday Prince Albert, Sask.  
Nov. 2, Tuesday Saskatoon, Sask.  
Nov. 3, Wednesday North Battleford, Sask.  
Nov. 5, Friday Biggar, Sask.  
Nov. 8, Monday Edmonton, Alta.  
Nov. 9, Tuesday Peace River, Alta.  
Nov. 10, Wednesday Dawson Creek, Alta.  
Nov. 12, Friday Grande Prairie, Alta.  
Nov. 15, Monday Prince Rupert, B.C.  
Nov. 16, Tuesday Prince George, B.C.  
Nov. 19, Friday Edmonton (Women).  
Nov. 22, Monday Calgary, Alta.  
Nov. 23, Tuesday Banff, Alta.  
Nov. 24, Wednesday Revelstoke, B.C.  
Nov. 25, Thursday Kamloops, B.C.  
Nov. 26, Friday Vernon, B.C.  
Nov. 27, Saturday Kelowna, B.C.  
Nov. 30, Tuesday Peetington, B.C.  
Dec. 1, Wednesday Vancouver, B.C.  
Dec. 2, Thursday Chilliwack, B.C.  
Dec. 3, Friday Nanaimo, B.C.  
Dec. 6, Monday Duncan, B.C.  
Dec. 7, Tuesday Victoria, B.C.  
Dec. 8, Wednesday Courtenay, B.C.  
Dec. 9, Thursday Qualicum, B.C.  
Dec. 10, Friday Port Alberni, B.C.  
Dec. 14, Tuesday Rossland, B.C.  
Dec. 15, Wednesday Trail, B.C.  
Jan. 3, Tuesday Medicine Hat, Alta.  
Jan. 4, Wednesday Moose Jaw, Sask.  
Jan. 5, Thursday Weyburn, Sask.  
Jan. 6, Friday East End, Sask.  
Jan. 7, Saturday Bracken, Sask.  
Jan. 10, Tuesday Regina, Sask.  
Jan. 11, Wednesday Brandon, Man.  
Jan. 14, Saturday Port Arthur (Women).  
Jan. 22, Monday Calgary, Alta.  
Jan. 23, Tuesday Banff, Alta.

# THE SOCIAL WORLD

BERNICE COFFEY, SOCIAL EDITOR

ONE of the summer's most important weddings took place on August 25, when Miss Isabel Ross, daughter of Hon. W. D. Ross, former Lieutenant-Governor of Ontario, and Mrs. Ross, was married to Mr. William Andrew Gresham Kelley. The bride's only attendant was her sister, Miss Susan Ross. The scene of the wedding was the home of the bride's parents, and was witnessed only by the immediate families and a few friends. At its conclusion a reception was held at which a large number were present. After being received by the bride and groom and the parents of both, guests passed on to the terrace and lawn where, under a marquee, the table was centered with the wedding cake. Small tables were set about the lawn for the guests, and during the afternoon the music of Highland bagpipers added to the gaiety of the affair.

Among the members of the immediate families present in addition to the parents of the bridal couple were Miss Jean Ross, sister of the bride, who wore a frock of black net with large hat; Mrs. Donald Ross, in black taffeta trimmed with gold; Miss Betty Kelley, sister of the groom; Mrs. F. N. G. Starr, and Mrs. W. E. Barker of London, Ont., aunts of the bride. And other guests present were Mrs. Victor Ross, Major and Mrs. Eric Haldenby, Mr. and Mrs. A. L. Ellsworth, Mrs. W. N. Tilley, Mr. and Mrs. D. C. Durland, Mr. R. R. Bengard, Mrs. Lionel Clarke, Mr. and Mrs. J. H. Thomson, Mr. J. J. Gibbons, Mr. J. A. McLeod, Mr. George Wilson, Hon. G. Howard Ferguson, Colonel and Mrs. J. B. McLean, Mrs. J. J. Dixon, Dr. and Mrs. C. T. Currelly, Dr. and Mrs. H. E. Rykert, Mrs. H. Sutherland, Mrs. William Hendrie of Hamilton, Hon. and Mrs. George S. Henry, Mr. and Mrs. George Clemons of Brantford, Mr. and Mrs. Clark Locke, Mr. and Mrs. W. E. Rundle, Mr. and Mrs. Reginald Watkins, Miss Michtie, Miss Effie Michie, Col. Michie, Mr. and Mrs. E. R. Wood, Mr. and Mrs. C. H. Easson, Mrs. Henry Spratt, Miss Margaret Spratt, Mr. and Mrs. John Jennings, Mrs. Ralph King, Mrs. J. L. McSweeney of Montreal, Mr. and Mrs. Duncan Donald, Mrs. Joseph De Pencier, Mr. Malcolm Richardson, Mr. and Mrs. E. L. Rudy, Mrs. Victor Sinclair, Dr. John Pearson, Mrs. Stuart Parker, Mrs. A. E. Dymont, Sir Henry and Lady Drayton, Mr. and Mrs. S. H. Logan, Lady Willison, Mr. and Mrs. J. R. L. Starr, Mrs. Harold Oxley of Halifax, Mr. and Mrs. W. C. Novon, Miss Mortimer Clark, Mrs. F. H. Phippen, Mr. Justice Keiller MacKay.

The honeymoon is being spent motoring through the mountains of the Eastern States, and on their return Mr. and Mrs. Kelley will take up residence in Toronto.

## VICTORIA

THE fall social season opened on Friday, August 27, when a ball was held by His Honor the Lieutenant-Governor and Mrs. Eric W. Hamber at Government House. Nearly five hundred guests were present and many came from Vancouver for the event. The reception rooms were beautifully decorated with masses of flowers in autumn colorings, and supper was served in the dining room and in the downstairs smoking room. On the grassy terrace outside the ballroom and drawing-room, tables and chairs were arranged for sitting out.

His Honor and Mrs. Hamber received in the drawing room, and aides in attendance were Capt. W. H. Molson, Brigadier J. Sutherland Brown, Major M. W. Turner, Lieutenant-Commander F. R. W. R. Gow R.C.N.; Capt. N. Van der Vliet, Mr. Hew Paterson, Mr. A. M. D. Fairbairn and Capt. J. G. Crimack.

Mrs. Hamber was gowned in pale pink embroidered net, made with a long full skirt, and wore a handsome diamond tiara, a diamond necklace and bracelet.

The ball was given special interest for a number of young Victorians made their debuts into society on this evening. Among these were Miss Honor Benson, daughter of Mr. and Mrs. J. H. D. Benson; Miss Gladwyn Beasley, granddaughter of Mr. and Mrs. H. E. Beasley; Miss Roseanna Gillespie, youngest daughter of Mr. and Mrs. Alex Gillespie; Miss Esme Ketchen, only daughter of Mr. and Mrs. H. J. Ketchen; Miss Gloria Wilson, daughter of Mr. and Mrs. Charles E. Wilson; Miss Barbara Winslow, younger daughter of Mr. and Mrs. F. E. Winslow.

The Empress Hotel was the scene of many parties prior to the ball. Miss Gloria Wilson and Miss Gladwyn Beasley, two of the debutantes, entertained at a dinner in the Prince Albert dining room. The table strikingly and appropriately decorated entirely in white, silver and crystal, had as central motif dolls dressed as modern "debs." The flowers, massed effectively, were white geraniums, begonias and gladiolas. Guests were Misses Adine Oland, Maria Prior, Stephanie Campbell, Barbara Winslow, Pamela Beard, Helen Baird, Honor Benson, Ivy Brown, Terese Dodd, and Messrs. Ian Ross, Tom Beeching, David Groos, Jack Semmes, Arthur Burns, Bill Osborne, Angus Rankin, Dennis Harris, George Dunlop, Sandy Hunter and John Monteith.

Another dinner party included Mr. and Mrs. Martin Griffen, Miss Anne Griffen, Miss Mary Griffen, Mr. and Mrs. J. Swanson, Mr. and Mrs. A. R. Macdougall, Mrs. H. R. Malkin, Mrs. R. Storrs and Miss A. Storrs.

## ST. ANDREWS

FEATURED by the attendance of Saint George of Merrile England accompanied by a most authentic looking dragon, the masquerade ball at the Algonquin Hotel here passed off most successfully, with many well known society figures of Canada, the United States and England in costume. There has been a whirl of gay parties this summer, with the brilliant masquerade ball as a climax.

Winners in the children's parade, 13 years and younger, were: Girls' prettiest costume, Miss Diana Gill, daughter of Mr. and Mrs. Henry Gill, Ottawa, as a ballet dancer; boys' prettiest costume, Master Michael Doyle, son of Mr. and Mrs. Lawrence Doyle, Montreal, as Johnny Walker; girls' most original costume, Miss Margot Chambers, daughter of Mr. and Mrs. W. D. Chambers, Montreal, as a Dutch girl; boys' original costume, Master Latham Burns, son of Mrs. Latham Burns, Toronto, as Pansy Patch; girls' comic costume, Miss Tinker Bell, daughter of Mr. and Mrs. Russell D. Bell, Montreal, as a country girl; boys' comic costume, Masters Robert and Frank Hope, sons of Mr. and Mrs. Charles Hope, Montreal, as penguins.

In the grown-ups' parade, prize winners were: handsomest costume, Miss Theoline Bostwick, St. Louis, Mo., as Mary Queen of Scots, and men, Thomas Shangnessy, London, England, as Prince Albert; most original costume, ladies, Miss Anna Wilson, Ottawa, "Charge of the Light Brigade," and men, Charles Hope, Montreal, as a seal; comic costumes, ladies, Mrs. Charles Hope, Montreal, as a ballet dancer, and men, Lord Grenfell, London, England, as Groucho Marx; best group, Saint George and the Dragon, by Miss Helen Robinson, Miss Jane Seely and Miss Anna MacKay, Montreal, Miss Mary Fraser, Toronto, and Miss Virginia Hart, Philadelphia; second group, Dutch couple, by Mr. and Mrs. Charles Burns, Toronto; third group, Marx Brothers, by Messrs. Donald Mackay, Montreal, William D'Arcy, St. Louis, Mo., and Miss Katherine Broughall, second daughter of the Bishop of Niagara and Mrs. L. W. B. Broughall.

**WEDDINGS**

### HAMILTON

*Braun-Broughall*—On Thursday, August 26, Mr. Arthur Douglas Braun of Ashbury College, Ottawa, son of the late Mr. and Mrs. Harry Braun of Bristol, England, and Miss Barbara Katherine Broughall, second daughter of the Bishop of Niagara and Mrs. L. W. B. Broughall.

### VANCOUVER

*Craig-Morgan*—On Saturday, August 14, Rev. James Hannington Craig, M.A., B.D., son of Very Rev. W. W. Craig of St. George's Cathedral, Kingston, and Mrs. Craig, and Miss Kathleen Elaine Morgan, daughter of Mr. and Mrs. J. W. Morgan.

### QUEBEC

*Ames-Pelletier*—Mr. Charles Ames of Montreal, to Miss Marie Pelletier, daughter of Colonel and Mrs. Oscar Pelletier.

**Hockin-Ryan**—On Tuesday, August 24, Mr. John McGregor Hockin, second son of Mr. and Mrs. Daniel Hockin, and Miss Patricia Maureen Ryan, elder daughter of Lieutenant-Colonel and Mrs. Edward J. Ryan.

### OTTAWA

*Wrinch-Wightman*—On Saturday, August 28, Mr. Arthur E. Wrinch of Quebec, son of Dr. and Mrs. H. C. Wrinch of Hazelton, B.C., and Miss Janet Madaleine Wightman, daughter of Mrs. Wightman and the late J. J. Wightman.

### TORONTO

*Kelley-Ross*—On Tuesday, August 24, Mr. William Andrew Gresham Kelley, son of Mr. and Mrs. H. J. Kelley, of Sydney, N.S., and Miss Isabel MacKay Ross, daughter of Hon. W. D. Ross, former Lieutenant-Governor of Ontario, and Mrs. Ross.

### ENGAGEMENTS

#### MONTRÉAL

*Davidson-Evans*—Mr. Peers Vallance Davidson, son of the late Lieutenant-Colonel Peers Davidson, K.C., and of Mrs. Davidson, to Miss Kathleen Evans, daughter of Lieutenant-Colonel and Mrs. W. Barnard Evans.

*Ritchie-Minnes*—Lieutenant-Colonel Neil Methuen Ritchie, D.S.O., M.C., The Black Watch, son of the late Dugald Ritchie and of Mrs. Ritchie, London, England, to Miss Catherine Taylor (Sunny) Minnes, daughter of the late James Arnott Minnes and of Mrs. Minnes, Kingston, Ontario.

#### BARRIE

*Clarke-Seagram*—Lieutenant S. Finlay Clark of Ottawa, son of Mr. & Mrs. James Clark of Winnipeg, to Miss Leona Seagram, daughter of Mr. & Mrs. J. H. Seagram.

#### QUEBEC

*Ames-Pelletier*—Mr. Charles Ames of Montreal, to Miss Marie Pelletier, daughter of Colonel and Mrs. Oscar Pelletier.



"Beeswing" HAT

... a "Beeswing" Hat with Fall suits and coats. "Kenton" (Illustrated) has the new wider brim emphasized by the gracefulness of superb English tailoring. Other models by the House of Carrington, established 1719, await your inspection. Write to address below for name of nearest store.

TRADE INQUIRIES: The exclusive agency for "Phantom" and "Beeswing" Hats is open for progressive stores in many cities and towns. Address: G. L. Wyllie, 1265 Stanley Street, Montreal, or J. W. Barron, 904 Yorkshire Bldg., Vancouver, B.C.

# THEIR HEALTH IS PRICELESS



### Thriftest ... Most Modern

G-E Sealed-in-steel Thrift Unit tops them all for economy. It requires no attention, not even oiling . . . and it is backed by the 5-Year Protection Plan.

Modern features include: Stainless Steel Freezer . . . Sliding Shelves . . . Automatic Interior Light . . . Temperature Control with Defrosting Switch . . . smartly-styled All-Steel Cabinets . . . Positive Ice-Tray Release . . . and Vegetable Crisper.

# GENERAL ELECTRIC

## Refrigerator

WITH THE SEALED-IN-STEEL MECHANISM  
GUARANTEED FOR FIVE YEARS



MADE IN CANADA

YOU'LL get the finest health protection for your family . . . and you'll be money ahead every month . . . by owning a General Electric Refrigerator.

You can depend on it to keep foods absolutely safe at a constant cold below 50 degrees. Costly spoilage will be eliminated . . . "left-overs" can be used in many

appetizing forms . . . and you can buy food in larger quantities at lower prices. Your savings will probably be more than the small monthly payments, with today's easy terms.

See the new General Electric Refrigerators at your dealer's and get the facts on why they cost less to own.

Y-37

CANADIAN GENERAL ELECTRIC CO., Limited

—London Letter

## THOMAS ATKINS—CAREERIST

London, August 16th.

WHETHER or not we agree with all of Mr. Hore-Belisha's policies and methods—and I don't suppose very many people do—there is one credit which no one can refuse him. He does get things done. He did as Minister of Transport. And he is doing it now as Minister of War. He is never afraid of decisions.

For years eminent politicians and military pundits and people generally have been lamenting the failure of recruiting to His Majesty's Forces—the Army especially. The Navy hasn't been doing so badly, but the Army is notoriously a long way below strength. And, in spite of the legions of young men on the Dole, it has seemed impossible to bring it up to numerical efficiency.

Naturally the purple-faced old generals and colonels in the leather chairs in the clubs know all about it. It is no mystery to them.

"The reason, sir? This damn Communism is the reason, sir! The country is going Bolshevik—full of blasted young shakers that won't work, won't fight, won't do anything except live on the Dole and go to cinemas and football matches. If I had my way, sir . . ."

But they don't all talk like that. Even among retired colonels there are men of high intelligence and intelligence about their own profession. Perhaps that is why they have been retired. Fellows with ideas must be a bit of a nuisance to their superiors at times.

I have the pleasure of knowing such a man, a colonel on half pay, who has already established a very considerable reputation for himself as a writer on military problems. Not long ago I asked him—in the intervals of some very rough work with mid-irons and niblicks—why there should be so much difficulty about getting young fellows into the Army. Some of the papers that morning had been full of appeals and lamentations and warnings.

"Not enough pay, and no security for the future," he said. "A young fellow serves as a rifle兵 six years with the Colors, and then he is turned out into the Reserve. His Army training is of no use to him in getting a job; there is no pension, and he is hardly ever able to save a penny. After his five years with the Reserve, he finds himself starting life all over again—with practically twelve years lost. Until they make the Army a real career, they'll never get enough of the right sort of men into it, except in wartime. And that is much too late."

**T**HIS is where Mr. Hore-Belisha comes in. He has been Minister for War only a few months, but already he has brought out a plan of changes in Service conditions, which will make the Army a career, and a quite sound career, even for the private soldier.

Basically, the point is that men serving with the Colors should be allowed to extend their service, and reservists should be permitted to rejoin the Colors until they have served a total of twenty-five years. They are then to receive a pension for life—not a high one, perhaps, but enough to guarantee them a living. A reasonably comfortable living, too, especially if they are able to satisfy it a little with jobs of one sort or another. That should not be difficult for a perfectly fit man of forty or thereabouts, which will be the average age of retirement.

This may not seem to the reader a very impressive innovation. But the British Army and, today, most others, as it is found by tradition and precedent, that almost was innovation is impressive. And this particular one was described by Mr. Hore-Belisha himself as "an exercise of far-sighted importance." It is all that.

**O**FCOURSE, the chief immediate reason for the new plan is the need of attracting suitable recruits in sufficient numbers into the Army. But the changed conditions of modern warfare have also a good deal to do with it. Let me quote once more the words of the service colonel. I have suggested with the British example, of the hopeless futility of the idea that the Germans meant to find themselves successful in war simply by outlasting



A SYMBOL OF GRACE AND SPEED. Here is a "real" radiator ornament as posed by a dancer in Kent, England.

as a solution of the problem. The idea is not new. It is a suggestion that a good many eminent persons have been making. But he shook his head.

"Even if the British public would consent to peace-time conscription—and they wouldn't—it wouldn't help very much. The armies of the future will be armies of highly trained professionals. They must be in order to handle the complicated machinery of modern warfare. You can't conscript a man for more than a year or two. In that time you can teach him a certain amount of drill and musketry and that sort of thing. But you can't make him an expert mechanic. That takes three years. And when you have him trained, you want to keep him in the Army. It must become a life-job, a career."

And that is precisely what our new Minister of War is setting out to do. Whether or not the new plan will be a success, only time can prove. But already there are welcome signs of an increase in the number of candidates for the Army, and an improvement in their quality. So at least we are assured though it seems rather early to say much. But the scheme certainly sounds good, to everyone that is, except the poor taxpayer, who is probably pulling rather a long face at the thought of the new big bill to be met out of these days.

**T**ALKING of careers—in this land where opportunities are apt to run in rather sharply defined social grooves, Professor John Hilton stirred up considerable dust the other day by protesting against the excessive influence of the Old School Tie.

The Old School Tie is, of course, one of the stock English jokes. But it is a good deal more than that. I remember, some years ago, asking a well-known and successful Canadian living in London, where he intended to send his youthful son to school. The lad was then about ten.

To him: "Smith?"  
"Smith?"

"Not a bit of it! It isn't snobbery, or snobbishness. I'm thinking of his friends. No Old Schoolman need ever be out of a job unless he's a complete sondaum or a complete idiot. And even that needn't always happen."

As a matter of fact, there's a lot in it. As the famous old Harrovian saying goes: "There's more in common between the two extremes of the social scale than between the two extremes of the social scale."

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

As a matter of fact, there's a lot in it.

# SATURDAY NIGHT

BUSINESS

» FINANCE

» GOLD & DROSS

» INSURANCE

» THE MARKET

*Safety for  
the Investor*

TORONTO, CANADA, SEPTEMBER 4, 1937

P. M. Richards,  
Financial Editor

## IS IT TIME FOR ANOTHER WORLD CONFERENCE?

Time Fast Approaching When Some Such Conference Will Be Necessary if We Are to Make Any Progress Toward World Economic and Political Normalcy

BY GORDON E. PRICE

AFTER the fiasco of 1933, any mention of another international economic conference is likely to get a very cold reception. And yet, the time is fast approaching when some such conference is necessary if we are to make any progress at all towards world economic and political normalcy.

One of the characteristics of the depression which now seems to be behind us was the swing to economic nationalism. As the cycle began its downward rush, each country tried to save itself without thought of the rest of the world, ignoring the fact that in this age of specialization national welfare is dependent upon international welfare. Foreign imports, like the plague, were something to be shut out. Trade barriers of every description were erected, the international gold standard was abandoned, currencies were depreciated. The discovery that two could play such a game, nullifying any advantages and resulting in a net loss, only intensified the movement. In an effort to restore national prosperity, policies became more and more enmeshed with economics, and today the world has ample evidence of the danger of political, economic and financial chaos.

It is true that some countries now seem to have emerged from the depression. But it is mainly the result of artificial stimulants such as government spending, building and armament programs. Such policies cannot continue forever and what happens to recovery when they end? The world is still cut up into compartments, and the problems of high trade barriers and currency instability still persist. And as long as these conditions prevail, recovery cannot be lasting.

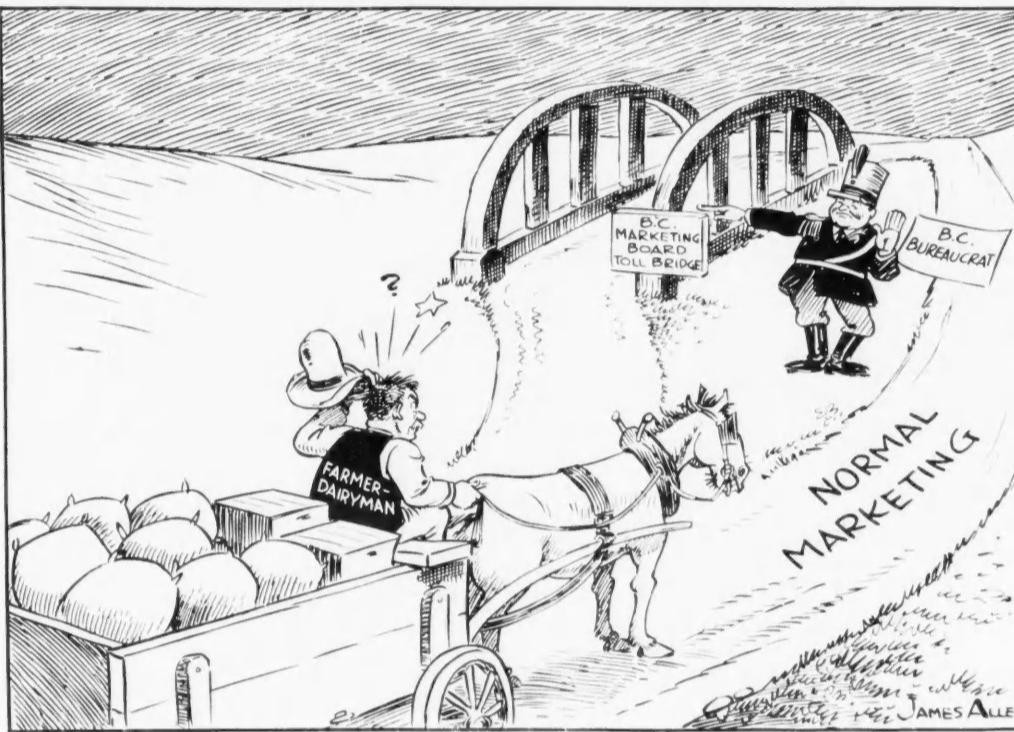
BUT there never was a more opportune time for attempting a solution. Already there has been some liberalization of tariff laws and although it has not gone very far, several nations have been convinced that it is the right road to follow; not a few of them would lend a receptive ear to any suggestion designed to bring about the restoration of world markets.

Great Britain, finding the upswing of her trade cycle slowing down in spite of artificial motivation, is recognizing more than ever the importance of ex-

panding overseas trade. The Dominions, as the value of the Ottawa Agreements continues to diminish, are casting glances toward non-Empire markets. The United States is at present in the mood for tariff revision and has been attempting to negotiate a treaty with Great Britain; Mr. Roosevelt would welcome an opportunity to do something to advance international currency or trade relations in order

to restore his popularity and prestige which have recently received some rude jolting. Belgium's position is apparent from her Prime Minister's visits to other countries in an effort to convince their governments of the importance of reducing trade barriers. And France, with her currency troubles and her rising internal costs, is only too anxious to do something to relieve the situation. With so many countries leaning in the same direction it would be a

(Continued on page 24)



HE'D RATHER STAY ON THE OPEN ROAD.

## FARMERS OF B.C. OPPOSE MARKETING BOARDS

But Provincial Government Persists in Attempt to Retain Them—Independents Appealing to Privy Council—Questions That May Threaten Confederation Are Involved

BY REECE H. HAGUE

ONCE again B.C. provincial police are guarding all bridges leading into Vancouver to ensure that potatoes and other vegetables controlled by the omnipotent Coast Vegetable Marketing Board of British Columbia are not transported into the coastal city without the said Board's blessing and, incidentally, payment of the \$2 a ton which farmers are mulcted for handling fees. The Board needs the money, as it was in debt when it suspended operations a few weeks ago.

The Board resumed operations on Monday, August 16. A day or so later inspectors descended upon city wholesale houses and tagged more than 5,000 sacks of potatoes which had been purchased and brought into Vancouver over the previous weekend. Despite the fact that the Board had no hand in selling or transporting these potatoes, the regular agency handling fee of \$2 a ton was charged.

This is, of course, typical of the high-handed manner of all compulsory boards in B.C. and is one of the reasons why an increasing number of producers and consumers are writing to the Vancouver and Victoria press protesting against the revival of Board domination.

The policy of the Board in holding potatoes during the winter and spring when prices were high, with the result that it still had large quantities on hand when the new crop came on the market, cost B.C. farmers many thousands of dollars.

An enlightening instance of the extraordinarily unbusinesslike manner in which the Vegetable Board has in the past conducted its affairs was recently provided in the case of a farmer who early last March, when potatoes were \$2 a sack, shipped 20 sacks of potatoes in A1 condition to the Board.

In June the shipper received the following letter from the Board's agent:

"Dear Sir. We regret to advise you that 20 sacks of potatoes that you delivered to us on March 10 still remain unsold and are unfit for human consumption. The Board has given us permission to return to growers any potatoes in this condition still on hand. We very much regret that this situation has arisen, but it has been something outside of our control, as we have not been able to sell at less than the Board price and the Board has taken upon itself to set the price."

We might say that the Board set a price on local potatoes higher than interior potatoes. If you wish to take away this ton of potatoes it would be quite in order after you have made payment to us of \$3 covering freight. Unless we hear from you within a week's time these potatoes will no doubt be disposed of by the Board for use other than for human consumption and we feel that the highest price that the Board could obtain for these potatoes is from \$4 to \$5 a ton."

These two meetings, attendance at which comprised the best type of white farmers, rather forcibly contradicts the oft-reiterated statement by Board officials and proponents of compulsory marketing that opposition in B.C. is confined almost exclusively to Oriental growers and wholesalers.

The Ladner meeting was held shortly after the B.C. Appeal Court handed down an "opinion" that the Marketing Legislation of B.C. was intra vires. It was followed by a statement made by Minister of Agriculture MacDonald that the matter of control was up to the farmers themselves and within three months they would have an opportunity of voting on the advisability of continuing or abandoning compulsory marketing. The very next day the secretary of the Vegetable Board announced that the Board would recommence functioning on August 1 and growers who refused to comply with its orders would be prosecuted.

Why, people asked themselves, if, as the Ladner meeting plainly showed, farmers did not want the Marketing Act, revive it at all until those most vitally interested had had an opportunity of voting?

But the Board was not, after all, to recommend operations on August 1; for Mr. Justice Manson, the judicial *bête noire* of bureaucrats, threw another monkey wrench into the marketing machinery.

It will be recalled that the original Manson judgment, which had the result of causing all boards to suspend operations, took the form of an injunction restraining the Milk Board from interfering with the activities of a dairyman. Despite the Appeal Court

(Continued on page 24)

THIS column has been forecasting a stronger stock market this fall and several readers have written in to ask why a rise hasn't started already in view of the collapse of the U.S. legislative program threatening business, plus the apparently good outlook for business activity this fall and winter. The answer to that is war scares. Personally we don't for a moment expect that Britain will go to war with Japan over the ambassador-shooting, but the incident has increased the market's nervousness over the Far Eastern situation, to an extent that temporarily offsets the influence of constructive developments at home. Our own bet is that the latter are more important. The wage-hour and farm bills are only postponed, not permanently out of the way, but business will at least have several months respite and the progress of recovery meanwhile will lighten the pressure toward radical legislation. If only the international political situation gets no worse, the economic outlook next January, when Congress is due to meet again, may well be much brighter than now. The market should reflect that prospect, of course, well before January. In short, the business and market outlook depends mainly on the trend of developments in the political sphere, rather than the economic. Economically, conditions are definitely improving; politically they are still badly tangled.

AN IMPORTANT factor making for better business this fall and winter is the big rise in the purchasing power of the farmers resulting from the uniformly good crops this year, with the sole exception of western Canadian wheat. And even on the prairies buying power will be up in the aggregate, because of the higher prices realized. Throughout this continent, and particularly in Canada, farmers still have a large accumulation of needs to be satisfied. The combination of good crops and higher prices should mean larger buying by farmers than for many years. In other respects, too, the business outlook and record are distinctly favorable. The Bank of Nova Scotia states that the recent course of business has been definitely upward, with pronounced improvement in the manufacturing industries, especially in the heavier lines, and marked gains in forestry and mineral production. A particularly favorable development, says the bank, has been the notable upturn in the long-depressed construction industries. Furthermore the railways have been busier despite smaller wheat loadings, and retail trade has expanded.

ALL this means that a good basis exists on which to build further progress. And the bank's report furnishes encouragement of a substantial nature in regard to our old and persistent bugbear, the unemployment and relief problem. It shows that although, apart from seasonal changes, there was no appreciable reduction in the number of persons on direct relief in Canada between 1934 and 1936, the monthly figures since the beginning of 1937 have been consistently lower than in the corresponding months of last year. Figures for June indicate that, excluding the western drought area, the number of persons on relief has declined by approximately 188,000, as against June of last year. No doubt the great bulk of this improvement is due to the increase in employment. But some of it, at least, is due to a tightening up on relief disbursements. Probably a good deal more can usefully be done in this direction. While there is still plenty of scope for further business expansion, economic recovery has already arrived at a point where employment can be found by most earnest seekers, if they are not incapacitated by age or physical handicaps. Of course the deserving needy must be cared for. But obviously, if society is ever to obtain any considerable measure of relief from its unemployment burden, that relief must be achieved in a period like the present, when industrial activity is large and expanding. Otherwise, what sort of shape shall we be in when industry declines again?

CANADIAN industry suffered 176 strikes in the first half of 1937. Nearly 45,000 workers were involved, losing thereby 395,000 man-working days and about \$1,500,000 in wages. The direct loss suffered by employers can't be computed so easily but was very great. The indirect loss—that suffered by the public through loss of purchasing power and higher commodity costs and disruption of related industries—was also considerable. The indications are that there may be some more serious labor disturbances this fall and winter, meaning more needless losses suffered by society and its component parts. So far as such strikes are incidental to the desire of workers themselves to better their position, they are regrettable but reasonable, but strikes brought about in Canada by agents of a foreign political organization are in a different category. The C.I.O. may have some sort of understanding or hold upon the present administration of the United States, but it has none such on Canadian governments, and there is no reason, therefore, for any similar weakness of attitude here.

## BUSINESS AND MARKET FORECAST

BY HARUSPEX

THE PRIMARY OR LONG-TERM TREND OF STOCK PRICES AND BUSINESS has been upward since the summer of 1932. Nothing in the action of the averages would indicate any change in this trend.

THE INTERMEDIATE OR SHORT-TERM TREND OF STOCK PRICES turned downward on March 10 and reached a low point in June. The market, after forming a strong base from late April into June, is now engaged in a technical or corrective backing and filling, out of which will come indications as to whether the intermediate trend has reversed to an upward direction.

WHAT'S AHEAD? Downside penetration by both the Dow-Jones averages in their late July levels has carried the Industrial average to the 187-176 zone indicated in our Forecast of last week as an area where support should be encountered. Daily volumes have climbed toward the later part of the decline, but still remain below the level attained on the preceding advance.

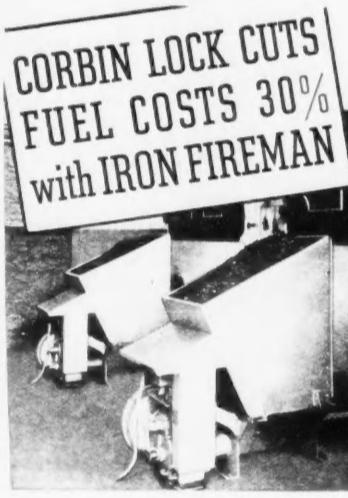
On the current recession the Railroad average has moved fractionally under its June low point, whereas the Industrial average is somewhat in keeping with the record established on the prior advance. It will be recalled that the Industrial list during the June to August rally displayed marked strength, with Railroads making a weak showing.

With the Rails now back to the point from which their recent moderate rise was initiated, and the Industrial average having receded sufficiently to adequately correct its 25 point straight line rally, it would be logical, as outlined in the price discussion last week, (Continued on page 22)

**ALLEN, MILES & FOX**  
CHARTERED ACCOUNTANTS  
**ELLIOTT ALLEN C.A.**  
LICENSED TRUSTEE  
**COMMERCE & TRANSPORTATION**  
BUILDING  
159 BAY STREET  
TORONTO 2, CANADA



**DUN & BRADSTREET**  
OF CANADA LTD.  
  
Protection and Promotion  
through  
Co-operation—Investigation  
and Analysis



## Automatic Coal Firing Pays Big Dividends

ONE year rolled by. Two-three-four-five years. In the boiler room of the Corbin Lock Company, two Iron Fireman automatic coal burners continued to provide steady, even heat at low cost. Then came this statement from Manager L. E. McLean:

"Iron Fireman stokers have been most satisfactory in every way. No maintenance cost—and only one service call since the installation. This is a remarkable performance record in view of the fact that these stokers have been in constant operation the past five years. During the coldest weather, when the temperature was 30 degrees below zero we maintained even heat through our plant and used only one boiler. . . . There has been at least a 30% fuel saving."

### Does Four Jobs Well

An Iron Fireman shoulders four jobs when it takes its place in a heating or power plant: (1) reduction of fuel bills, (2) reduction of firing room labor, (3) maintenance of steady heat or power, (4) elimination of smoke nuisance. That does these jobs well is evidenced by the enthusiasm of thousands of owners.

What Iron Fireman has done for them, it should be able to do for you. It's easy to find out. Simply ask your Iron Fireman dealer to make a free firing survey, or write to us for descriptive literature. Iron Fireman is made in Canada, in a wide range of sizes and models, for boilers developing up to 500 h.p. and for home heating plants. Sold on convenient monthly payments. Iron Fireman Mfg. Company of Canada, Limited, Toronto, Montreal.

Visit Our Exhibit in the Electrical and Engineering Bldg., C.N.E.



## IRON FIREMAN

Automatic Coal Burner

Iron Fireman Mfg. Co. of Canada, Ltd.  
607 King St. West, Toronto, Canada

Send literature Type of plant  
Steam heating  
Sinking power Residential

Name \_\_\_\_\_

Address \_\_\_\_\_

# GOLD & DROSS

It is recommended that answers to inquiries in this department be read in conjunction with the Business and Market Forecast appearing on the first page of this section.

### JUNIOR GOLDS

Editor, Gold & Dross:  
Do you expect any slump in the mining market in the next six months? And would you recommend a few of the junior golds which you would consider a good speculation at present prices?

—P. E. H., Three Rivers, Que.

Whether or not there will be any "slump in the market in the next six months" is something that nobody knows. The market has not yet recovered from the reaction that set in last spring, although some indications have been given recently that interest was returning to the gold stocks. For the time being at least, the public appears to have lost its fears of a reduction in the price of gold, and opinion generally leans to the view that better times are ahead of the mining market for the fall months. Some observers expect the improvement to show this month while others do not look for it until after the Ontario election in October.

Shares of companies already constructing mills or are not far from that stage and which would appear to hold speculative attraction include Kerr-Addison, Moneta, MacLeod-Cockshutt, Madsen Red Lake and East Malartic. God's Lake and Shawkey are low priced producers that should do better and Lapa Cadillac is an interesting prospect.

### CANADA VINEGARS

Editor, Gold & Dross:  
I am holding some of the common stock of Canada Vinegars which I have had for quite a time and I now see that the price of this is down to 17. I know very little about financial matters except that this does not look very good to me and I wondered if I should sell this stock. I know the dividend is being paid but I haven't seen any news about the company recently and I would like to know how it is doing. Do you think the dividend is safe or should I sell this stock?

—P. T. S., Brantford, Ont.

In the absence of any direct official statement it is impossible for me to guarantee continuance of the current \$1.20 annual dividend on Canada Vinegars. It is my opinion, however, that distribution will be maintained at present levels and that it should be well within the competence of the company to do so. While no figures are available, I understand from sources which I deem reliable that sales so far in the current fiscal year which ends November 30 next, have been showing a very encouraging increase. Much of Canada Vinegars' business depends upon the size of the annual fruit and vegetable pack and this year with excellent crops, particularly in Ontario the big canning centre, prospects should be much brighter. Quite a bit will depend upon what will happen between the present time and the close of the year, but with good raw materials and largely increased consumer purchasing power, the packers, and consequently Canada Vinegars, should enjoy larger profits. In short, despite the current low level for the stock, I would advise retaining it.

Canada Vinegars' earnings took a sharp tumble from \$1.62 in 1934 to \$1.22 in 1935 and there was some further disappointment when last year's report showed earnings of only \$1.23. At the time of the issuing of the 1935 report there was considerable criticism of the action of the board of directors, since the decline was reported without any previous intimation of lessening earnings; since that time the policy has been somewhat more open, but the issuing of some official statement at the present time would undoubtedly be reassuring to many shareholders. In 1933 the company's earnings had been \$1.73; in 1932, \$1.65; in 1931, \$1.83 and in 1930, \$1.82. Hopes for the current year are not only bolstered by better crop conditions, as against those of drought a year ago, but by the fact that last year there was a non-recurring write-off on containers of \$29,815. Again, capital expenditures in connection with the installation of a new process of manufacturing, were completed a year ago. It is true that competition has been more severe in recent years but it must be remembered that the company is still the dominant figure in the industry and there is no reason why it should not share in the generally increased business of the country as a whole.

The last balance sheet showed total current assets of \$396,748 including cash of \$16,877 against total current liabilities of \$156,819 and net working capital at \$239,929 was practically unchanged from the close of the previous year. The previous dividend rate on the company's 92,000 shares of common stock—its sole capitalization—was \$1.60, and while I certainly do not look forward to any near-term restoration of this rate, I think that the report for the current year should show the present rate covered by the No. 2 shaft now down 850 feet will be deepened to 1,600 feet.

Approximately 131,000 tons of ore were milled in the first half of the year giving a net return, after marketing expense, of over \$900,000. Estimated operating profits were \$388,500 and net profit \$283,500. The notes payable to Noranda Mines, amounting to \$20,000 at the end of 1936, have been paid in full.

### GALLOWAY GORDON LAKE

Editor, Gold & Dross:  
Would you mind please giving me your opinion on Galloway Gordon Lake Syndicate?

—G. H., Toronto, Ont.

Galloway Gordon Lake (N.W.T.) Mining Syndicate is a prospect in the Gordon Lake area, North West Territories, which district is attracting considerable attention at the present time, but it is impossible to formulate any opinion as to the Syndicate's possibilities until some exploration has been carried out. The Syndicate has an Ontario charter and holds a group of five claims. It is capitalized at 35,000 shares, no par value, of which 11,666 have been issued for the property and are pooled. The company's claims are stated to be located on a group of small islands and is adjoined on the north and south by holdings of Mining Corporation of Canada.

In a report covering operations for the six months ended June 30, Mining Corporation stated that diamond drilling of the discovery vein on their Gordon Lake property indicated an ore shoot with an average uncut value of 1.45 ounces, or cut value of 1.08 ounces gold per ton for a length of 250 feet. A Diesel-driven mining plant, capable of sinking 700 feet, together with all necessary supplies, is on order. This equipment will be taken to Yellowknife where it will be stored until freeze-up. A shaft, to be sunk to a depth of 500 feet, is to be started with hand steel and it is expected power will be available by Feb-

ruary next. It was also reported that a new find of apparent importance had been made on a claim in this group, situated about three-quarters of a mile southwest of the discovery vein. It outcrops along a point of an island, is mostly under water and exploration will require diamond drilling.

About 25 per cent. of the Galloway Gordon Lake Syndicate's holdings is covered by water. Work has likely commenced by this time on a systematic prospecting campaign which is to be followed by diamond drilling and more intensive development if the results of the trenching and sampling warrant it.

### ABITIBI

Editor, Gold & Dross:  
As a preferred shareholder of Abitibi Power and Paper Company, I am anxious to know if the preferred shareholders' committee has approved the Ripley plan of reorganization. I have decided personally to abide by the committee's recommendations, finding it very difficult to make up my own mind in regard to the different plans and chains.

—J. C. W., Toronto, Ont.

Reorganization plan of the Abitibi Power & Paper Co. Ltd., as prepared by the Bondholders' Representative Committee for submission to a meeting of bondholders on Oct. 15 next, is approved by the Preferred Stockholders' Protective Committee in a letter dated Aug. 31 and sent to all depositors and holders of preferred Abitibi stock.

A copy of the plan of the Bondholders' Protective Committee is enclosed with the letter, and in a memorandum the Preferred Committee, of which Lieut-Col. Herbert Molson is chairman, reviews the plan in detail, summing up by stating that it "recommends its adoption because after careful study of this and other plans, including the Liquidator's plan dated June 9, 1937, it feels that the new company, which will result from the adoption of the plan, will have a sounder financial structure than would result under any other plan yet submitted, and that the plan provides the money which is urgently needed to put Abitibi in a position to take advantage of improving conditions in the paper industry and give sufficient working capital for the needs of an expanding volume of sales."

The Preferred Committee considers it preferable to support a plan which, while putting the preferred stockholders of Abitibi in a position to benefit from improved future earnings, protects them as stockholders of the new company against possible lean years and avoids the creation of fixed obligations on a scale and of a kind which might become onerous and even dangerous if earnings did not come up to those so forecast."

### PAMOUR PORCUPINE

Editor, Gold & Dross:  
A broker friend of mine has been urging me to purchase shares of Pamour Porcupine Mines. Having profited by your advice on previous occasions, I would appreciate any information you may have regarding this company's activities.

—H. M., Swift Current, Sask.

In my opinion, your friend was suggesting a promising speculation in Pamour Porcupine Mines, Limited. This company has holdings of over 1,100 acres in the eastern section of the Porcupine camp, is controlled by Noranda Mines, and gives indications of developing into a large producer. The price of the stock strengthened recently as a result of the decision of the management to double the present capacity of the mill and to expand the development of the property. The mill, which has been handling around 750 tons daily, is to be stepped up to between 1,400 and 1,500 tons, with the increase taking effect next January. Additional concentrating capacity is expected to permit of the handling of some of the known lower-grade ore which could not be milled profitably at the present tonnage.

The company is largely expending its earnings in extensive development of the property and in plant and mine equipment. The proposed expansion will cost about \$85,000, and it is expected that operating profit for the second half of the year along with current assets, will easily take care of this. J. Y. Murdoch, K.C., president, in a report covering the first six months' activities of the company this year, stated that as of June 30, 1937, current assets exceeded current liabilities by \$70,000, and it was confidently expected that the current cash position and net operating profits for the last half of the year would be more than sufficient to pay the cost of practically doubling the concentrating capacity, along with that of the enlarged development program in which it is possible that lower-grade ore which could not be milled profitably at the present tonnage.

Approximately 131,000 tons of ore were milled in the first half of the year giving a net return, after marketing expense, of over \$900,000. Estimated operating profits were \$388,500 and net profit \$283,500. The notes payable to Noranda Mines, amounting to \$20,000 at the end of 1936, have been paid in full.

### ONTARIO STEEL PRODUCTS

Editor, Gold & Dross:  
I have been reading lately about a company which seems to be going ahead remarkably. It is Ontario Steel Products and while I don't even know what the company makes—apart from what its name implies—the stock should be good. I would appreciate it very much if you could give me a brief report on this company, with particular regard to recent years, and tell me if you think the common stock would be attractive. I know it doesn't pay a dividend, but I am told that that day may not be so far off. Thanks.

—P. R. W., North Bay, Ont.

You are quite right in the impression you have formed of Ontario Steel Products and I consider the common stock to be definitely attractive, if you can pick any of it up. Current quotations are 17 bid. Now that the company has, in a comparatively brief period, completely cleared off dividend arrearages on the preferred which had reached a figure of about \$25 a share, the matter of common dividends, suspended since 1931, should receive reasonably near-term consideration. While I cannot predict a date, if business holds up as well as it has in recent years and I see no reason why it should not—the matter might

## GOVERNMENT MUNICIPAL & CORPORATION SECURITIES

*Inquiries Invited*

### A. E. AMES & CO.

LIMITED

Business Established 1889

TORONTO

Montreal

Victoria

Winnipeg

New York

Vancouver

London, Eng.

## CANADIAN SECURITIES

Dominion and Provincial  
Government Bonds  
Municipal Bonds  
Public Utility  
and  
Industrial Financing

### DOMINION SECURITIES CORPORATION LIMITED

WINNIPEG  
VANCOUVER  
MONTREAL

ESTABLISHED 1929  
15 KING STREET WEST  
TORONTO

NEW YORK  
LONDON,  
ENGLAND

### W. C. PITFIELD & COMPANY LIMITED

Investment Dealers

MONTREAL

Offering a Complete Investment Service

Direct wire from Halifax to Vancouver,  
connecting with New York.

#### Branches:

TORONTO

OTTAWA

QUEBEC

SAIN JOHN  
NEW YORK

## "BARRYMEDE FARM" CLARKSON FOR SALE

Exceptional estate on Lake Ontario being offered for sale at a price that will make an outstanding bargain and one that has no bearing on its cost or replacement value.

The Country Residence of the late Harris H. Fudger, situated on the shore of Lake Ontario, seventeen miles west of Toronto, is being offered for sale to close the estate.

The property consists of 150 acres of picturesque farm and wooded lands sloping southerly to the lake and having a frontage of approximately half a mile; also a License of Occupation of the water lots for a distance of one-half mile.

The main house, built in 1929, is modern and of fire-proof construction on the first floor there is a reception-hall and washroom, living-room, kitchen and maid's dining-room. There is a large seven-room dining-room and four bathrooms, also a house-keeper's room and bathroom, sewing-room and ample linen cupboards. On the third floor there are servants' quarters of four large bedrooms and bathroom, a large unfinished space which could be divided into three or four additional bedrooms, and a bathroom with shower adjoining. The house has accommodation for four cars and is built for all-year occupancy. The garage has accommodation for four cars.

Water service is provided by automatic electric pumps.

The land adjacent to the house is attractively landscaped but is not expensive to maintain.

There are three other houses on the estate, a substantial farm-house, and two stone and stucco residences situated at the entrances.

There is a large modern stable and barn with accommodation for eight horses and ten cows, with dairy and implement sheds.

The water front is one of the most distinctive in the neighborhood of Toronto.

### NATIONAL TRUST COMPANY, LIMITED Real Estate Department

20 King St. E., Toronto.

Telephone Elgin 9144

The house and property will be open for inspection by appointment.

## B. GREENING WIRE

Under the terms of the proposed conversion operations of the B. Greening Wire Co., Ltd., of Hamilton, Ont., the company will call its \$650,000 7 per cent cumulative preference shares for redemption on Oct. 1, 1937, and will effect certain changes in its capital set-up.

The complete capitalization of the company, after the conversion has been effected, will consist of 250,000 shares common stock, of which 190,000 shares will be issued. The financing of this operation is being accomplished by the sale of 10,000 shares of the new common stock. An additional 60,000 shares are being offered to the public by Lampard, Marston & Co., Ltd., and

Established in 1889  
**J. P. LANGLEY & CO.**  
 C. P. ROBERTS, F.C.A.  
 Chartered Accountants  
 Offices  
 TORONTO — KIRKLAND LAKE

**WE MAINTAIN ACTIVE TRADING DEPARTMENTS SPECIALIZING IN LISTED AND UNLISTED CANADIAN MINING AND INDUSTRIAL SECURITIES.**

Our statistical staff would be pleased to answer inquiries regarding all classes of securities.

**F. J. Crawford & Co.**  
 Members  
 Toronto Stock Exchange  
 Winnipeg Grain Exchange  
 Canadian Commodity Exchange Inc.  
 11 Jordan St., Toronto  
 ELgin 2201



Canada Permanent Debentures are a favorite security of many thousands of experienced investors. Issued for \$100, and upwards, bearing the following attractive rates:

for 1 or 2 years - 3 %
for 3 or 4 years - 3 1/4 %
for 5 years - - - 3 1/2 %

A legal investment for trust funds.

**CANADA PERMANENT Mortgage Corporation**  
 HEAD OFFICE: 380 BAY ST., TORONTO  
 ASSETS EXCEED \$8,000,000

### Dividend Notices

#### The Bell Telephone Company of Canada

##### Notice of Dividend

A dividend of two per cent (2%) for half debenture payable on the 15th day of October, 1937, to shareholders of record at the close of business on the 23rd of September, 1937.

P. G. WEBBER,  
 Secretary,  
 Montreal, August 25, 1937.

#### Canadian Wirebound Boxes LIMITED

##### DIVIDEND NOTICE

The Directors of the Company have declared a dividend of thirty seven and a half cents (\$37.50) per share, on account of earnings on the first 100,000 shares of the Company, payable October 1st, 1937, to shareholders of record September 15th, 1937.

By Order of the Board,  
 J. P. BERNY,

Secretary,  
 Toronto, August 23rd, 1937.

#### THE MONTREAL COTTONS LIMITED

NOTICE IS HEREBY GIVEN THAT A QUARTERLY DIVIDEND OF ONE AND THREE QUARTERS PERCENT (1 3/4%), being at the rate of Seven Percent (7%) per annum has been declared upon the preferred stock of the Company, and cheques will be mailed on or before the fifteenth day of September next, to shareholders of record at the close of business on the 31st day of August, 1937.

By Order of the Board,  
 CHAS. GURNHAM,  
 Secretary-Treasurer,  
 Valleyfield, August 25th, 1937.

#### THE MONTREAL COTTONS LIMITED

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF ONE HALF OF ONE PERCENT (.50%) has been declared upon the Common Stock of the Company, and cheques will be mailed on or before the fifteenth day of September next, to shareholders of record at the close of business on the 31st day of August, 1937.

By Order of the Board,  
 CHAS. GURNHAM,  
 Secretary-Treasurer,  
 Valleyfield, August 25th, 1937.

# GOLD & DROSS

receive attention around the close of the calendar year.

In the year ended June 30, 1937, the company reported net earnings of \$101,881 as against \$59,800 in the previous year, or the equivalent of \$28.27 per share on the 3,603 shares of 7 per cent. preferred, as against \$16.60, \$3.58 in 1934 and 15 cents in 1933. Allowing for only the regular preferred dividend requirements, last year's earnings would have been equivalent to \$1.48 per share on the common stock as against 67 cents in the previous year. In 1935 payments on the preferred were recommended and since that time steady progress has been made in eliminating accumulated arrears. At the close of the last fiscal year on June 30 these arrears had been cut down to \$17.75 per share and were completely eliminated by a payment made on August 14. Dividend position was further strengthened last year by a bond refunding operation.

The recently issued balance sheet shows a strengthening of an already satisfactory position. Total current assets were \$573,344, including cash of \$166,142, as against total current liabilities of \$82,888. Net working capital at \$490,456 compared with \$402,850 on June 30, 1936. Fixed assets stood at \$1,507,729 against which depreciation reserve is \$795,537. Payment of the final preferred arrears in August reduced the cash position by \$70,258, but the general position would still remain satisfactory, having regard to all factors. Whether or not directors will wish to build up the liquid position further before inaugurating distribution on the junior security, remains to be seen.

Ontario Steel Products, which has plants at Gananoque, Oshawa and Chatham, Ont., manufactures springs, bumpers, axles, etc., for the automotive industry and has naturally been sharing in the prosperity of its large customer. Both 1936 and 1937 were excellent years in the motor car manufacturing business and I understand that the industry confidently anticipates another splendid year in 1938. There would appear to be, therefore, excellent prospects for the continuation of earnings at a high level for Ontario Steel Products. Apart from a mortgage of \$115,000 (reduced by \$10,000 during the last fiscal year) and the preferred referred to above, there are 16,140 shares of no par common outstanding, most of which is fairly closely held.

### POTPOURRI

**W. N., Port Daniel Centre.** I would be inclined to hold QUEBEC PULP AND PAPER CORPORATION'S preferred stock and to await developments. Latest reports are that in compliance with the Quebec Government's wishes, directors are making every effort to put the company's assets to use again. The current price of 32 1/2 to 33 1/2, compares with a low last year of 1. With rising prices for newsprint, the time seems auspicious for action on the part of the management. Common stock in the company is owned jointly by Price Bros. and Consolidated Paper. Cash expenses are being covered at the present time by revenues. Net income in 1936 was \$210,471 as compared with \$213,660 in 1935. Current liabilities amounted to \$973,383, of which the big item is \$949,499 owed to the province of Quebec for reversionary claims. Against this are current assets of \$587,144 of which \$579,951 is in cash and Government bonds.

of the arrears, the Series "A" preferred received income rights having a face value of \$24.50, and the Series "B" received Series "B" rights with a face value of \$28. Dividends are being paid, as you doubtless know, on both issues of the preferred, distribution having been inaugurated in September of 1935. The company enjoyed a notable upturn in 1936. In that year total income rose to \$1,377,983 against \$1,029,556 in 1935 and \$635,835 in 1934. In 1936 earnings were equivalent to \$23.60 per share on the "A" preferred and \$37.23 on the "B" preferred, as compared with \$15.39 on the "A" preferred in 1935 and \$19.65 on the "B" preferred in the same year.

**T. S. C., Markdale, Ont.** MANOR GOLD MINES has three groups of claims, and is still in the prospect class. It holds 15 claims in Skead township, Larder Lake district, on which present development is to be concentrated. A shaft was put down to 500 feet on this property in previous operations, three levels were established and considerable work carried out underground. A. A. Lee, M.E., recommends a thorough investigation of the property preparatory to extensive development, and I believe the question of dewatering the shaft and carrying out diamond drilling has been under consideration. At last report surface exploration was continuing and camp buildings were being rehabilitated. The other groups consist of seven claims in Scadding township and 14 claims in Street township, both in the Sudbury district.

**H. A., Vancouver, B.C.** With utility holding companies in the United States, the influence of such external factors as State and Federal legislation, and Government competition, has become fully as important as operating results. The "death sentence," the application of which is scheduled for 1938, requires, under the terms of the Public Utility Act, the liquidation of all non-integrated holding companies. The litigation of which you speak was entered into by ELECTRIC BOND AND SHARE when that company was classified as a public utility holding company. The company protested to the Securities and Exchange Commission which instituted suit in Federal Court to compel compliance. On January 29th, 1937, a decision upholding those provisions of the Public Utility Act requiring registration of public utility holding companies with the Securities and Exchange Commission was handed down. In March 1937, Electric Bond and Share Company announced that it would appeal the decision.

**J. H. J., Brintston, Ont.** A geological survey of the property of ALAMEDA MINES, located in the township of Godfrey, Kamiskota area, Porcupine, was made this spring preparatory to a campaign of diamond drilling and exploration. Camp buildings were also rehabilitated. I have not yet heard any drilling results if the work has started. Some seven drill holes were put down in February and March to check results secured by previous operators and six of these are reported to have given results comparable with those secured previously. A report on the property made in 1927 described the five discoveries made and varying percentages of copper, zinc and gold. The company is capitalized at 3,000,000 shares of \$1 par and approximately 1,200,000 are issued.

**J. A., Toronto, Ont.** The ENGLISH ELECTRIC COMPANY OF CANADA LIMITED holds exclusive rights in Canada for manufacture of the electric apparatus of the English Electric Company Limited of Great Britain. Subsidiary companies are the Canadian Crocker-Wheler Co. Ltd., at St. Catharines, and the Anglo-Canadian Electric Lamp Company at Oshawa, Ont. The company's stock is listed on the Toronto Stock Exchange and the Montreal Stock Exchange. For the fiscal year ended December 31st, 1936, net earnings amounted to \$109,280, as compared with a deficit of \$38,194 in 1935 and a deficit of \$52,961 in 1934. Earnings per share on the class "A" common were \$1.55 in 1936, in 1935 a deficit of \$2.17 and in 1934 a deficit of \$2.52. Current assets for 1936 amounted to \$724,599 as compared with current liabilities of \$121,403. Of the former amount, \$222,974 was in cash and call loans. Production and earnings were definitely progressive in the first half of the current year.

**F. A. S., Woodstock, Ont.** As far as COLUMAR CONSOLIDATED GOLD MINES is concerned the shares now have no value. Holders of a mortgage foreclosed early this year and the company was placed in receivership. The custodians called for tenders some time ago for the property and plant. At the time of the foreclosure the ordinary indebtedness was nearly \$12,000 and the mortgage was in excess of \$50,000.

**A. D., Lethbridge, Alta.** WESTERN SAVINGS AND LOAN ASSOCIATION of Winnipeg is in a sound financial position. Its directors are responsible business men and the company is able to carry out any agreement into which it enters. You have no doubt been approached in connection with the purchase of one of their Savings Certificates. In my opinion, the Certificates are a satisfactory investment for a moderate amount; the company's latest financial statement indicates it to be in a satisfactory financial condition.

**C. W., Toronto, Ont.** ELDORADO GOLD MINES is the only producer of radium in Canada and one of the only two producers in the world. The increasing demand for radium, chiefly from British sources, was reported early in the year to have placed orders on hand for 1937 delivery that exceeded the 12-months' capacity of the plant at Port Hope. As a consequence the refinery capacity is being largely expanded and at last report refinery operations were at capacity. Gilbert LaBlanc, director and general manager, who recently returned from a visit of inspection of the properties at Great Bear Lake, reported that operations were proceeding satisfactorily. Milling capacity there is being stepped up to 100 tons daily and it is expected this rate will be quite adequate in view of the richness of the ore available. Production of concentrates for the first half of the year are understood to have exceeded the total for the whole of 1936. The higher output is attributable to improved extraction and a better grade of ore.

**R. A., Toronto, Ont.** I think you would be wise in retaining your "A" and "B" preferred of TRADERS' FINANCE CORPORATION. The income rights which you presumably received in lieu of preferred arrears, are currently quoted at \$12.25, and the 7% preferred at \$95 to \$98. In July of 1935, the company changed its capital setup, eliminating preferred dividend arrears and reducing the dividend rate from 8% to 7%, no change being made in the amount of stock outstanding. In settlement

B. A., Galt, Ont. I think you would be wise in retaining your "A" and "B" preferred of TRADERS' FINANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settlement

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

B. A., Galt, Ont. I think you would be wise in retain-

ing your "A" and "B" preferred of TRADERS' FIN-

ANCE CORPORATION. The income rights which you

presumably received in lieu of preferred arrears, are

currently quoted at \$12.25, and the 7% preferred at \$95 to

\$98. In July of 1935, the company changed its capital

setup, eliminating preferred dividend arrears and reduc-

ing the dividend rate from 8% to 7%, no change being

made in the amount of stock outstanding. In settle-

The husbandry of today yields the fruits of tomorrow.



So, co-operative thrift through Life Insurance has brought security for loved ones and contentment in old age to many thousands of the Sun Life family all over the world.

**SUN LIFE INSURANCE COMPANY OF CANADA**



## CANADA SECURITY ASSURANCE COMPANY

One of the soundest Insurance Companies of Canada because it shares the Assets, Management and Security of the

**NORWICH UNION  
FIRE INSURANCE SOCIETY, LTD.**

HEAD OFFICE, 12 Wellington St. East, Toronto

E. M. WHITLEY, General Manager  
F. W. LAMONT, Asst. Man.

C. C. PAULL, Asst. Mgr.



*Insurance Company of North America*  
Canadian Head Office  
Toronto

**SURPLUS TO POLICYHOLDERS EXCEEDS \$77,872,181.00**

H. C. MILLS, General Manager for Canada

**LUMBERMEN'S MUTUAL CASUALTY COMPANY**  
AUTOMOBILE AND GENERAL CASUALTY INSURANCE  
Fire and Allied Lines written in Associated Companies  
AGENCY ENQUIRIES INVITED  
CONCOURSE BUILDING, TORONTO  
TELEGRAPHIC ADDRESS: 3355

## Are You Participating?

LAST year Northwestern Mutual distributed \$1,143,727 in dividends to its policyholders. As a result the actual net cost of fire insurance on thousands of Canadian homes and businesses was substantially reduced.

Enquire of our Nearest Office.

**NORTHWESTERN MUTUAL  
FIRE ASSOCIATION**  
Non-assessable Policies Assets \$6,000,000.

**ALLIANCE** ASSURANCE COMPANY LTD.  
of London, England  
Established 1824  
ASSETS (INCLUDING LIFE FUNDS) EXCEED \$150,000,000  
FIRE — AUTOMOBILE — CASUALTY  
Head Office of CANADA—MONTREAL—E. E. KENYON, Manager  
Toronto General Agents—ALFRED W. SMITH SON & RIDOUT, LTD.—36 Toronto St.—Phone Elgin 5445

**WRITING FIRE AND WINDSTORM FOR OVER HALF A CENTURY**

**A SOUND POLICY**

The oldest Mutual in Western Canada is in the strongest position in its history, after fifty-three years of giving "service with security" and absolute protection at minimum cost.

**"OVER HALF A CENTURY OF  
"Service with Security"  
EST. 1884**

**The PORTAGE LA PRAIRIE  
MUTUAL INSURANCE COMPANY**  
PORTAGE LA PRAIRIE, MAN.  
WINNIPEG, REGINA, CALGARY

**Insure AT COST!**  
FIRE, TORNADO,  
SPRINKLER LEAKAGE  
INSURANCE  
**MILLIONNERS MUTUAL  
FIRE INSURANCE CO.**  
CANADIAN HEAD OFFICE  
HAMILTON  
ONT.  
Inquiries from  
insureds established agents  
in every province

# Concerning Insurance

## POLICY CONDITIONS

Time to Become Acquainted With Terms of Insurance Contracts is Before You Have a Claim to Collect

BY GEORGE GILBERT

HOWEVER uninviting the task, it behoves holders of insurance policies to make themselves familiar with the terms and conditions of their contracts which must be complied with if they are to remain in full force and effect and be enforceable in case of a claim.

According to the law in Ontario and other Provinces, all the terms and conditions of the contract of insurance must be set out in full in the policy or by writing securely attached to it when issued; otherwise they are not valid or admissible in evidence to the prejudice of the insured or beneficiary. This does not apply to an alteration or modification of the contract agreed upon in writing by the insurance company and the insured after the issue of the policy.

It is also enacted that the proposal or application for the policy is not as against the insured to be deemed a part of or to be considered with the contract of insurance except in so far as the court may determine that it contains a material misrepresentation by which the insurance company was induced to enter into the contract. The policy is not to be invalidated by erroneous statements in the application unless they are material, and whether they are material or not is a question of fact for the jury to determine, or for the court, if there is no jury.

While most of the Provinces have imposed statutory conditions on other classes of insurance, such as automobile, sickness and accident, hail and weather, and live stock, all the Provinces have adopted statutory conditions for fire insurance. No variation, omission or addition to these conditions is binding on the insured unless it conforms with the statutory requirements as to variations.

ANY other stipulation or covenant defining or limiting the risk can only receive effect in so far as it does not contradict the statutory conditions, which have been held to be paramount. One high authority has stated that the object of the statutory conditions in a fire policy is to prevent the insurance company, by means of exceptions skillfully worded and not particularly brought to the notice of the insured, avoiding liability which it is only just and reasonable that it should undertake in a fire policy. In order to prevent the use of the description of the property insured as a means of limiting liability imposed by a statutory condition, the following words were added in 1929 to Section 98 (1) of the Ontario Insurance Act: "nor shall anything contained in the description of the subject-matter of the insurance be effective in so far as it is inconsistent with, varies, modifies or avoids any such condition."

Where there is any doubt or ambiguity in policy conditions, they are to be considered strictly against the insurance company, and in one case a stipulation in the policy excepting liability if the insured engaged in a more hazardous occupation was held as not applying to a single isolated case. All parts of the contract are to be taken together in construing policy conditions, and no part of the policy is to receive such a construction as will tend to defeat the general purpose of the parties entering into the contract. Questions and answers following and referring to each other are to be read together and construed as a whole.

In the case of conditions precedent to recovery after a loss, requiring something to be done by the insured before recovery can be had, no affirmative action is obligatory on the part of the insurance company. It can stand by until the insured has complied with the conditions of the policy.

FOR example, attention was drawn in a recent case to the conditions which must be complied with in order to collect under the total and permanent disability clause of a life policy. This was an action to recover disability benefits under a policy of life insurance issued in 1925 on the life of a woman who died from cancer in 1933. The policy contained a condition that disability benefits before age 60 should become effective upon receipt of due proof, before default in the payment of premiums, that the insured became totally and permanently disabled by bodily injury or disease after the policy became effective and before its anniversary upon which the insured's age at nearest birthday was 60 years, in which event the company would waive all premiums payable on the policy falling due after the receipt of such proof and during the continuance of such total and permanent disability, and pay to the insured a monthly disability annuity as stated on the face thereof, the first payment to be payable upon receipt of due proof of such disability and subsequent payments monthly thereafter during the continuance of such total and permanent disability.

At the time of the insured's death

in 1933, all premiums had been paid as they became due, but no notice of any disability whatever had been submitted to the insurance company by or on behalf of the insured prior to her death. After her death, the insurance company received a letter in which a doctor certified he had examined the insured in July, 1933, and found she was suffering with a large malignant abdominal tumor of ovarian origin, and upon his advice an operation was performed on July 11, 1933, and the insured was hidden from that time until her death.

Demand was made by the administrator of her estate for disability benefits for the two years prior to her death, it being contended that she suffered a permanent disability for such preceding two years. Liability was denied by the insurance company on the ground that no proof of disability was made prior to the death of the insured. Suit was brought to recover the disability benefits. The insurance company had paid the face amount of the policy.

At the trial judgment was given in favor of the administrator, and the insurance company appealed. On appeal, the judgment of the trial court was reversed. It was held that where in the insurance contract it was undertaken to pay disability benefits, it was agreed between the parties that the disability benefits should be effective upon receipt by the insurance company of due proof of such disability. It was held that the right to such benefits did not accrue until such due proof was given to the insurance company.

Where in the contract the insurance company agreed to make to the insured such monthly payments for total and permanent disability, disability benefits being effective upon receipt by the insurance company of due proof of such disability, it was held that the insured could not collect monthly benefits for the period of disability existing prior to the furnishing of due proof. Assuming, without deciding, that the letter of the doctor was due proof of disability, the court held that no proof was furnished until after the death of the insured, and that the administrator could not recover for the period of disability prior to the furnishing of the proof.

IN ANOTHER case, the insured carried an accident policy which covered him against loss resulting from accidental bodily injuries as from date of accident from performing any and every kind of duty pertaining to his occupation, and for partial loss of time which should "wholly and continuously disable the insured from date of accident from performing one or more important daily duties pertaining to his occupation, or for like continuous disability following total loss of time."

On October 22, 1932, while the insured was assisting another man to lift a box of books from the rumble seat of an automobile, he felt a slight kink in his side, but thought little of it at the time, and continued to assist in removing the other boxes of books from the car. On the day following the accident he kept an appointment with a customer, and continued at his work as a machinery salesman until he entered the hospital on November 29, 1932, where he remained until February, 1933. He had been examined on November 16 by his physician who found that the fifth toe had slipped forward and caused a lameness in his leg.

In October 5, 1932, he submitted to an operation and was incised in a plaster cast, and he so remained for five months. He resumed at the date of his trial attended at the office on routine office work from 9 a.m. to 3 or 4 p.m. At the trial verdict and judgment were for the insured, and upon appeal the judgment was affirmed by the New York Supreme Court, Appellate Division, First Department.

But on appeal by the insurance company to the Court of Appeals of New York, the judgment in favor of the insured was reversed and the complaint dismissed. It was held that under the uncontradicted testimony of the insured and his physician, from the date of the accident, October 22, to November 29, not only was the insured not continuously disabled from performing any and every kind of duty pertaining to his occupation but he was in no sense disabled from performing one or more important daily duties pertaining to his occupation. There was no loss of time, it was held, from October 22 to November 29.

As the loss of time did not begin until five weeks subsequent to the accident, the injury did not disable the insured continuously from the date of the accident. The term "continuously from date of accident," it was held, could convey no conception other than an immediate disability.

• •

### INCREASE IN LIFE INSURANCE SALES

WITH total sales of \$32,364,000, new ordinary life insurance business in Canada and Newfoundland showed an improvement of over 3 per cent last month, as compared with July, 1936, according to returns compiled by the Life Insurance Sales Research



G. FAY DAVIES, who has been appointed Superintendent of Agencies of the National Life Assurance Company of Canada. Prior to his appointment he was Assistant General Manager and Secretary of the Northern Life Assurance Company of Canada.

Bureau and given out today by the Canadian Life Insurance Officers Association.

Detailed sales by provinces, based on returns by 18 companies having 87 per cent of the total insurance in force, exclusive of group insurance, annuities, pension bonds without insurance, reinsurance, renewals, etc., were as follows:—British Columbia, \$2,691,000; Alberta, \$1,212,000; Saskatchewan, \$1,016,000; Manitoba, \$1,797,000; Ontario, \$14,123,000; Quebec, \$8,636,000; New Brunswick, \$1,007,000; Nova Scotia, \$1,326,000; Prince Edward Island, \$265,000; Newfoundland, \$321,000; total, \$32,364,000.

### MANUFACTURING LUMBERMEN'S UNDERWRITERS IN LIQUIDATION

ON AUGUST 16, Superintendent of Insurance R. E. O'Malley of Missouri was granted an order by Judge Allen C. Southern, of the State Circuit Court, directing liquidation of the Manufacturing Lumbermen's Underwriters, naming Frank P. Shannon a commissioner to handle claims, and setting October 16 as the final date for filing claims.

This company was formerly licensed in Canada, but its certificate of registry at Ottawa expired on March 31, 1937, and was not renewed. Its Government deposit at Ottawa of the par value of \$156,000 is being retained, but is subject to the proviso to subsection 1 of section 14 of The Foreign Insurance Companies Act, 1932, under which its deposit is available not solely for the protection of Canadian subscribers, but *pari passu* for all subscribers in and out of Canada.

• •

### LLOYD'S UNDERWRITERS IN KENTUCKY

IT IS announced that Lloyd's underwriters are planning to obtain a license to underwrite fire and allied lines in the State of Kentucky. This will require a total deposit of \$150,000, as the laws in that State are not like the laws in the Provinces of Canada, which permit Lloyd's non-marine underwriters to secure a license with a deposit. According to the *Weekly Underwriter* of New York, it is the intention of Lloyd's underwriters to carry on business at tariff rates, and that whisky and tobacco lines will likely be their first objective, when operations begin about October 1st.

### REPORT OF LIFE INSURANCE LEGISLATION

FOLLOWING is the report of the Standing Committee on Life Insurance Legislation presented at the 1937 Conference of the Association of Superintendents of Insurance of the Provinces of Canada:

I. The resolution of your Association passed as the result of the Conference last year at Quebec continued British Columbia as a Standing Committee on Life Insurance Legislation for certain purposes, one of which was to consider any questions which might arise with respect to the legislation known as the "Uniform Life Insurance Act." No question of any kind has been brought to the attention of your Committee during the year. If, however, any such question arises in any year, your Committee assumes that it will be reported to your Standing Committee for the time being as early as possible, so that it can be properly considered with a view to submission for discussion at the next Conference.

2. Your Committee was also to make an inquiry into the subject of Group Life Insurance in order to ascertain whether any special legislation is necessary or advisable. The Superintendent of Insurance of Ontario and your Committee had a preliminary discussion with a Sub Committee of the Committee of the Canadian Life Insurance Officers' Association which has been working on this subject.

It appears that 27 companies are at the present time transacting group life insurance in Canada. Some are following the recommendations of the U.S. Group Insurance Association in the United States, and the contracts in Canada are almost identical with those issued there. The business is generally written on the yearly renewable term plan and at the usual rates, that is to say, there is no discrimination with respect to group rates as compared with ordinary life insurance.

The experience of each group insured is carefully studied and renewal premiums are charged or excess premiums returned in accordance with the mortality experience. Your Committee is informed that this form of life insurance business, while increasing in volume, is not undergoing any marked change.

The sale of group annuities, however, promises considerable development; practically this form of the business may be discussed and considered along with Group Life Insurance, subject of course to the essential differences.

A Standing Committee on Group Life Insurance has recently been appointed by the Canadian Life Insurance Officers' Association. This Committee is engaged in the formulation of rules and regulations to be observed by its members in the transaction of group life insurance. The character and scope of the rules and regulations will naturally have a considerable bearing on the question whether any legislation is needed.

It is assumed that such rules and regulations would be observed by all members of the Association; on the other hand, the Association itself may propose the enactment of certain statutory provisions.

In the United States there is little special legislation on the subject. The State of New York has certain provisions, including the following definitions:

"101-a. *Definition of group life insurance.* (1) Group life insurance is hereby declared to be that form of life insurance covering not less than fifty employees with or without medical examination, written under a policy issued to the employer or by the employer and employees jointly, and insuring only all of his employees, or all of any class or classes thereof determined by the conditions pertaining to the employment, for amounts of insurance based upon some plan which will provide individual selection, for the benefit of persons other than the employer, provided, however, that when the premium is to be paid by the employer and employees jointly and the benefits of the policy are offered to all eligible employees, not less than seventy-five per cent of such employees may be so insured. Such group policy may provide that the term "employees" shall include the officers, managers and employees of subsidiary or affiliated corporations and the individual proprietors, partners and employees of affiliated individuals and firms, when the business of such subsidiary or affiliated corporations, firms or individuals is controlled by the common employer through stock ownership, contract or otherwise."

Subsection (2) of section 101-a then goes on to declare that the definition shall apply to certain groups of persons:

(a) battalions and other units of the national guard or naval militia of any state; (b) a troop or other unit of state troopers or state police; (c) the members of a labor union; (d) groups consisting of not less than ten bidders from one financial institution; and (e) members of any association of veterans.

Subsection (3) prescribes that the premium shall be at least the net premium based on the American men ultimate table of mortality, with interest at 3½% per annum, plus a loading, for the determination of which by the Superintendent of Insurance provision is made.

Section 101-b prohibits the issue of a policy unless the form has been filed with and approved by the Superintendent and goes on to set out "Standard provisions for policies of group life insurance" with which all contracts must substantially conform, but a New York company carrying on business in Canada may issue policies there con-

**One Company to Give You  
EVERY INSURANCE  
SERVICE**

In every insurance need listed below, Pilot can give you a sound policy and the quick service provided by 6 company claims offices in Ontario and claims service elsewhere.

**Automobile, Fire, Accident, Teams, Burglary, Plate Glass, Fidelity and Surety Bonds**

**PILOT  
INSURANCE COMPANY  
199 BAY ST. TORONTO**  
Tell Your Agent—"I WANT A PILOT POLICY"

**The  
Wawanësa Mutual  
Insurance Company**  
Canada's Largest Fire Mutual

A Leading All-Canada Company — in volume; in strength; and in service to "select" property-owners and agents.

Home Office, Wawanësa, Man. Eastern Office: 341 Church St., Toronto. Branches in Vancouver, Edmonton, Winnipeg, Montreal, Moncton.

**FIRE, WINDSTORM, AUTO, CASUALTY**

**THE LONDON & LANCASHIRE  
INSURANCE CO. LTD.**  
**ABSOLUTE SECURITY**  
W. R. HOUGHTON, MANAGER

**FIRE — AUTOMOBILE**

**ESTABLISHED 1840**

**WELLINGTON FIRE COMPANY**

**INSURANCE**

**HEAD OFFICE - TORONTO**

**ONE OF THE OLDEST CANADIAN COMPANIES**

H. BEGG  
PRESIDENT

**NEW YORK UNDERWRITERS INSURANCE COMPANY**

CAPITAL—FULLY PAID \$2,000,000 ASSETS, \$7,275,200.96

A. & J. H. STODDART, General Agents

**90 JOHN STREET NEW YORK CITY**

RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA

H. A. JOSELIN, SUPERINTENDENT FOR CANADA—TORONTO

PROVINCIAL AGENTS

MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO

R. Y. HUNTER, MONTREAL

OSLER, HAMMOND and NANTON, Ltd., WINNIPEG

ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

FRANK R. FAIRWEATHER & Company, ST. JOHN, N. B.

Both the Assured and the Agent benefit by association with  
**The Casualty Company of Canada**

HEAD OFFICE TORONTO

Everything but Life Insurance—Agency Correspondence invited.  
GEORGE H. GOODERHAM,  
President.

A. W. EASTMURE,  
Managing Director

**ÆTNA • FIRE • GROUP**  
OF HARTFORD - CONNECTICUT

Represented in Canada by  
**ÆTNA INSURANCE COMPANY**

R. H. Leckey, Manager  
C. J. Malcolm, Special Agent  
Metropolitan Building, Toronto, Ontario

R. Long, Special Agent  
Yorkshire Bldg., Vancouver, B.C.

**THE WORLD FIRE & MARINE INSURANCE CO.**

Provincial Agents  
Murphy, Love, Hamilton & Bascom  
Toronto, Ontario  
R. Y. Hunter, Montreal, Quebec

## Business and Professional Men Need Health and Accident Insurance

The loss of income that follows absence from business, caused by accident or sickness, may be serious for many thousands of men. We wish to impress on every business and professional man the wisdom of being insured against such loss by one of our Health and Accident Policies.

MODERATE PREMIUMS  
LIFETIME INDEMNITIES

Head Office for Canada  
34 King Street East  
Toronto, Ontario



**THE OLDEST INSURANCE OFFICE IN THE WORLD**

**SUN INSURANCE OFFICE LTD.**

**FOUNDED 1710**

**ROBERT LYNCH STAILING**  
Manager for Canada

**FIRE AND CASUALTY**

**EVERYONE NEEDS THE SUN**

**THE MONARCH LIFE ASSURANCE COMPANY**

ESTABLISHED—1906

A STRONG PROGRESSIVE COMPANY

Offices from Coast to Coast

forming to Canadian law and may even issue a Canadian form of policy in the State of New York if the provisions are more favorable to employer or employee than those in force in that State.

The first three Standard provisions relate to contestability, what constitutes a contract and misstatement of age. The fourth provision requires the company to issue to the employer an individual certificate for each employee insured and gives an employee the right within 31 days after the termination of his employment to apply for and obtain ordinary insurance. Under provision 5 all new employees are to be eligible to insurance in the group.

Judging from a typical contract as issued by Canadian companies, provisions of the same character are embodied in Canadian policies.

It is not clear that a separate definition is imperative in Canada or that if it is, the New York definition is appropriate. Your Committee suggests that the Canadian Life Insurance Officers' Association be invited to discuss at the Conference the advantages of and need for a definition and the applicability of the New York provisions to Canadian conditions, pointing out objections.

4. While your Committee cannot reflect having received any complaint or criticism of the group life business and probably that is the experience of all members of your Association, nevertheless, contracts have come to the attention of some Departments where some of the weaknesses inherent in assessment insurance exist and where there is no real common interest and no employer-employee relationship of the character essential to any sound group life insurance plan. Group life insurance is obviously on a totally different basis to ordinary life insurance and every contract should be entered into only after very meticulous study and consultation between the various parties to it.

5. A point which requires serious consideration is whether any provision of the "Uniform Life Insurance Act" is inappropriate, if not inapplicable, to group life insurance. Here again the Canadian Life Insurance Officers' Association would assist your Association if they would explain which provisions (if any) occasion any difficulty. It occurs to your Committee that such provisions as are contained in sections 123, 130a, 142 and 151 (Ontario numbers) are not wholly appropriate. It is certainly important that the rights of any employee or his beneficiary should not be jeopardized because the legislation is inadequately drafted.

It must be remembered that a contract of group life insurance is not made with the employee or the person whose life is insured and in constraining the uniform life insurance legislation the alternative meaning of the word "insured" as defined, namely, the person whose life is insured, "if the context so requires" must be and in fact generally can be applied. The form of typical contract above referred to is rather vague.

6. Your Committee ventures to submit that the whole subject be merely discussed at the approaching Conference with a view to obtaining full information about the problems involved. The Canadian Life Insurance Officers' Association will, no doubt, be able to report the progress made by its Standing Committee in the formulation of rules and regulations. The discussion would indicate the scope of further inquiry and whether attention should be given to the preparation of legislation to be presented at the Conference next year.

Editor, Concerning Insurance:  
Can you give me any information about the Seep Benefit Association, which, I understand, is an insurance organization of some kind? Is it licensed in the Province of Quebec, and what is its financial standing?

— G. L. B. Hull, Que.

Seep Benefit Association, with head office at Ottawa and the secretary of which is H. A. Hyde Clarke, is not an insurance company but a mutual benefit association, and as such is licensed in the Province of Quebec. The class of benefits which it is authorized to undertake is set out as follows: "By means of contributions from its members, of making provision for those of its members who are afflicted by sickness, and, in the case of the death of members, for their widows and orphans or legal representatives limited to \$300 upon the same life."

At the end of 1936 its total assets were \$1,545.38, according to Quebec Government figures, while its total liabilities were \$6.00. The total number of members was 1,252. Its total income in 1936 was \$1,608.00, made up of the dues of members, while its total disbursements were \$42.62. There were no benefits paid during the year. This is a very small concern, and is evidently only just starting operations.

Editor, Concerning Insurance:  
Will you please advise me in connection with the Wawaesa Mutual Insurance Company. Do you consider it perfectly safe to insure with them?

T. R. H. Orillia, Ont.

Wawaesa Mutual Insurance Company, with head office at Wawaesa, Man., and Ontario branch office at 311 Church St., Toronto, has been in business since 1896, and formerly operated under a Manitoba charter. Since 1930 it has been operating under Dominion charter and license.

It is regularly authorized to transact business throughout Canada and has a deposit with the Government at Ottawa of \$579,720 for the protection of Canadian policyholders exclusively. All claims are readily collectable, and the company is safe to do business with.

While in the West the company does business on both the cash plan and the premium note plan, in Ontario it does business only on the cash plan, no premium note being required. The liability of policyholders on the cash plan is limited under its charter to the amount remaining unpaid on the cash premium, while the liability of policyholders on the premium note plan is limited to the amount remaining unpaid on their premium notes.

At the end of 1936 the total assets of the company were \$1,833,199.99,

while its total liabilities amounted to \$1,058,652.13, showing a surplus over all liabilities of \$744,547.96. Its total income in 1936 was \$1,581,474.17, and its total expenditure, \$1,352,948.58.

Editor, Concerning Insurance:  
Would you let me know if the Lumbermen's Underwriting Alliance is a satisfactory fire insurance company to insure with?

— M. K. V., Calgary, Alta.

Lumbermen's Underwriting Alliance, with head office at Kansas City, Mo., and Canadian head office at Toronto, is not an insurance company but a reciprocal insurance exchange. It was formed in 1905 and has been operating in Canada under Dominion license since 1932, prior to which it carried on business in this country under Provincial license.

It is regularly authorized to transact fire insurance, tornado insurance, and in addition thereto sprinkler leakage, hail, explosion and falling aircraft, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange. It has a deposit with the Government at Ottawa of \$125,000 in Dominion of Canada Bonds for the protection of Canadian subscribers exclusively, and all claims are readily collectable. It is accordingly safe to insure with for reciprocal insurance.

Editor, Concerning Insurance:  
I would like to get some information as to financial standing of The Maccaes, which, I understand, provides a nursing service in case of sickness of its members. Is this society regularly licensed in Canada and has it a government deposit here for the protection of Canadian policyholders?

— A. M. Hamilton, Ont.

The Maccaes, with head office at Detroit and Canadian head office at Windsor, has been in operation as a fraternal society since 1883. It has been doing business in Ontario since 1881, formerly under provincial license, and since 1920 under Dominion and provincial license. It has a deposit with the Government at Ottawa of \$1,811,660 for the protection of Canadian policyholders exclusively and all claims are readily collectable.

As it operates on an actuarial basis, and shows a substantial surplus over reserves and all liabilities, it is safe to insure with for fraternal insurance. At the end of 1936 its total admitted assets were \$16,813,146, and its surplus and unassigned amounted to \$2,896,518. Its total income in 1936 was \$9,129,396, and its total disbursements were \$8,081,596. Its total insurance in force at the end of 1936 was \$178,536,192, showing a gain for the year of \$374,363.

It provides a visiting nurse service for sick members through contracts with regular City Visiting Nurse Associations in certain cities in the United States and Canada. In Canada this service is available in the Border Cities, Hamilton, Toronto and Montreal. Under the rules governing this service, a regular physician must be in attendance on each case receiving visiting nurse care, or the patient must be under the supervision of some clinic in lieu of a regular physician. The nurse will stay from fifteen minutes to one hour according to the care required.

It is pointed out that this service is for the acutely ill and is limited to twenty-five visits. Indefinite service is not extended to chronic cases, and chronic nervous diseases, including insanity and epilepsy, do not come within the scope of this service, although nursing care may be given in cases of communicable diseases. Visits for the care of tuberculosis cases are sanctioned only when other care is not obtainable, though special service is sanctioned when the attending physician thinks the patient is in a precarious condition.

In certain cities, prenatal care is given to expectant mothers if a physician is in charge, and also during labor when mothers are confined in their own homes. Postnatal care of mother and new born baby is also furnished. Since the service was started, it is stated, 25,250 visits have been made to members, 2,700 to new born babies and 222 delivery cases cared for.

Editor, Concerning Insurance:

In September I am going to get married, and then proceed to an American University for two years' post-graduate work. For that period, and perhaps a little longer, I have to live on the capital or roughly eight thousand dollars, after which time I trust that (a) I will have a responsible position and be earning my own way, and (b) I shall have another fifteen thousand dollars of my own.

At the present time I have two problems: (1) Is there a responsible company (and if so what sort) who will take over my capital, and send me a monthly cheque of say one hundred and eighty dollars? Would I be drawing interest on the unused portion?

(2) My age is 25. What would be the best type of insurance for me to take out to protect my wife during this uncertain period, and which will also be good value to continue, when I have an income. Have you a list of recommended companies?

T. L. B. Hull, Que.

Wawaesa Mutual Insurance Company, with head office at Wawaesa, Man., and Ontario branch office at 311 Church St., Toronto, has been in business since 1896, and formerly operated under a Manitoba charter. Since 1930 it has been operating under Dominion charter and license.

It is regularly authorized to transact business throughout Canada and has a deposit with the Government at Ottawa of \$579,720 for the protection of Canadian policyholders exclusively. All claims are readily collectable, and the company is safe to do business with.

While in the West the company does business on both the cash plan and the premium note plan, in Ontario it does business only on the cash plan, no premium note being required. The liability of policyholders on the cash plan is limited under its charter to the amount remaining unpaid on the cash premium, while the liability of policyholders on the premium note plan is limited to the amount remaining unpaid on their premium notes.

At the end of 1936 the total assets of the company were \$1,833,199.99,

## A Big Fire Risk Needs -

The heavier the risk, the more important it is to have the insurance carried by a company that has ample assets to pay the claims regardless of size. For one hundred and two years this Society has met every just claim without any necessary delay.

**UNION INSURANCE SOCIETY OF CANTON LTD.**

ESTABLISHED 1835  
ASSETS OVER \$30,000,000.00

COLIN E. SWORD, Manager for Canada  
J. W. Binnie, Associate Manager (Montreal)

1887 GOLDEN JUBILEE YEAR 1937

## Canadian Enterprise

CANADA has risen to fourth place among the world's exporting nations notwithstanding its comparatively small population. Canadians are proud of this achievement.

With the expansion of Canadian business throughout the world the Manufacturers Life has been closely associated. In establishing its branch offices and agencies in 32 other countries it has carried the name of the Dominion to vast populations and made an important contribution to Canadian enterprise.

The Company takes natural pride in the position it holds as a world-wide institution with more than \$45 million dollars of insurance in force.

**THE MANUFACTURERS LIFE INSURANCE COMPANY**  
HEAD OFFICE TORONTO, CANADA



For the trifling difference in cost between Canada's finest all-rag paper and the cheapest bond your letter wins all the prestige and privileges that always associate with the term "First Class". It goes direct to the most aloof executive and commands his attention and respect. Specify SUPERFINE LINEN RECORD for your letterheads; for vital records; for legal forms. It is the paper of true economy.

**ROLLAND PAPER COMPANY LIMITED**  
High Grade Paper Makers Since 1882  
MONTREAL

Branch at TORONTO, Ont.  
Main St., BROMES and MONTROLLAND, Que.

**Clarkson, Gordon, Dilworth & Nash**  
TORONTO MONTREAL OTTAWA  
Chartered Accountants  
E. R. C. CLARKSON & SONS  
Authorized Trustees and Receivers  
15 Wellington Street West TORONTO

**The WESTERN SAVINGS and LOAN ASSOCIATION**  
HEAD OFFICE WINNIPEG, MANITOBA  
EQUITY SECURITIES CORP. LTD. BUTLER BROS. LTD.  
GENERAL AGENTS CALGARY, ALBERTA  
McCALLUM-HILL AND COMPANY, LIMITED  
GENERAL AGENTS REGINA, SASK.

A complete British Empire and Foreign Banking Service  
**ROYAL BANK OF SCOTLAND**  
Incorporated by Royal Charter 1695  
249 Branches throughout Scotland.  
HEAD OFFICE—EDINBURGH.  
London: City Offices—3 BISHOPSGATE, E.C.2.  
30 CHANCERY LANE, S.E.1.  
19, CHARING CROSS, S.W.1.  
11, NEW BOND STREET, W.1.  
HURLINGTON GARDENS, W.1.  
TOTAL ASSETS \$81,840,596  
Associated Bank—Williams Deacon's Bank, Ltd. (Members of the London Bankers' Clearing House)



## CANADA STEAMSHIP LINES LIMITED

5% 1st Mortgage Bonds due 2nd January, 1957

Following the redemption on 15th August, 1937, of the 5% Consolidated Debenture Stock these new bonds of Canada Steamship Lines Ltd., now constitute the first mortgage security of the Company. The initial interest payment on these new bonds was made on 2nd July, 1937. It was recently stated by the President of the Company, that based on earnings to 30th June, 1937, annual bond interest will be fully earned after depreciation and other charges and reserves.

We offer these bonds at the market to yield approximately 7%.

## HANSON BROS.

INCORPORATED  
ESTABLISHED 1863

255 St. James St., Montreal

330 BAY ST., TORONTO

HArbour 9281

56 Sparks St., Ottawa

ADelaide 6408

## BRITAIN'S RECOVERY SOUND

Increase in Overseas Trade is Tending to Offset the Lessening Importance of Building Activity

BY GILBERT C. LAYTON

*Saturday Night's Financial Correspondent in London*

STOCK market movements, which are taken to reflect changes in industrial prosperity, reflect in fact not these alone, but also the vicissitudes of sentiment to which operators are prone. To judge from the behavior of share prices on the London Stock Exchange it would appear that the second quarter this year witnessed something like disruption in industry. How far this deduction would be from the truth is evidenced by the particulars issued by the British Board of Trade relating to industrial activity during the second quarter of the year.

Industrial output was 2.3 per cent larger than in the first quarter and was 9.1 per cent greater than in the second quarter of last year. Production in practically every department was substantially up, by comparison both with the preceding three months and with the corresponding period last year. The only unsatisfactory feature in the position is building activity, and the later figures published concerning the number of building plans approved show a substantial recession. In considering the total effect upon the economy in general, however, it is important to realize that such vital factors as the substantial increase in overseas trade, including invisible items, are not included in the Board of Trade's survey, except by implication.

The other point with which the pessimists make great play is re-

armament. But the influence of rearmament has so far been relatively slight, and even now it is very slow in revealing its full potentialities. Thus, the fact that the national revenue is outrunning national expenditure is a clear indication that the government is not deeply committed to arms manufacturers. Further, although the £100 millions of loans so far raised for rearmament purposes was considered to be but the forerunner of much larger borrowing, it is clear that only a negligible proportion of this instalment has been utilized. Rearmament, therefore, remains a squib which is lighted, but which is not yet near explosion.

It is significant that the recovery witnessed in Britain has outstripped that of any other major country in the world, save only Japan. And Japan may be ignored as a comparison because her economy is rapidly being placed on a war basis. Great Britain's industry has yet to feel the compulsion of war organization to any serious degree, so that the fact that her recovery continues at a greater rate than that witnessed in other countries where the recovery movement set in later suggests that she has the industrial structure best fitted for recovery. Since this is so, it is important to examine the influences which are now operating to modify the structure of industry and to determine the direction of progress.

THERE has been apparent a change in the emphasis of recovery which has its lessons for the future and, according to some critical observers, reproaches for the past. Building activity is no longer, as it once was, the major stay of recovery, while in certain quarters apprehension is entertained lest there should be a veering of emphasis from factors of greater permanence to those of lesser. Such criticism view with concern the rearmament program.

There is no doubt that there has been no diminution in the solidity of the foundations on which recovery

has been built. The progress so far witnessed has naturally been seen with greatest intensity in the capital industries. But it is quite clear from the indices of final consumption that there is no risk of over-production. In fact, in such vital trades as the iron and steel there is actually an under-production relative to immediate needs. Building activity, it is true, is on the wane, but this must henceforward be considered as a largely "managed" industry, for it may be assumed that the Government will apportion its building plans to balance fluctuation in the demand from speculative house builders and from industrial concerns. In any case, there is not in prospect a decline in building activity which will not be more than balanced by improvement elsewhere, notably in the overseas trade department.

In certain economic quarters it is being suggested that there is in progress a fundamental readjustment of industry. It is pointed out that, whether or no the government compels, there is an automatic trend towards the regimentation of certain vital supplies when the international political outlook is not calculated to inspire unbridled confidence. Some force is lent to this view by such developments as the setting up of a supervisory office in the Board of Trade to watch over the affairs of the iron and steel trades and, from the other point of view, of the co-operation lately to be observed in the rayon trade in certain price-fixing agreements from which it is clear that the compulsion of circumstance may have an effect not widely different from that of government intervention.

To sum up: Britain's recovery continues on a sound basis and will develop on predictable lines. To compensate for the lessening importance of such planks of recovery as the building industry there is an acceleration in the development of overseas trade and the promise of greater activity in connection with armaments.

# Stop Reckless Driving!



If you drive recklessly and have not made up your mind to stop it, you are going to find yourself in serious trouble — soon! The Department of Highways is determined to put reckless drivers off the road and keep them off. If you need your car in business, stop and think for a minute what would happen if you had your driving license cancelled. You might lose your job. But what is your job compared to the death, crippling, or injuring of a good citizen?

Reckless drivers are criminals going along our highways breaking laws, maiming and killing defenseless people. Our laws are adequate and fair. Obey them and you will keep out of trouble; break them and take the consequences.

You cannot say you have not been warned. Stop speeding! Stop cutting in! Stop passing on hills. Stop taking chances of any kind. If you must drive slower than the average traffic, keep well to the right side of the highway or use the side roads. Do not block other traffic.

### ONTARIO MOTORISTS WILL CO-OPERATE

to put reckless drivers where they belong. Here is what to do. When you see a motorist driving in a manner dangerous to the public, take his number, make a careful note of the actual time and place and when you reach your destination write to the Motor Vehicles Branch, Department of Highways, Toronto, giving full details. We do not invite reports of minor infringements of the traffic laws; you are requested to use sound judgment. We will deal adequately with offenders.



ONTARIO  
DEPARTMENT OF HIGHWAYS  
Motor Vehicles Branch

### BUSINESS AND MARKET FORECAST

(Continued from Page 17)

for renewal of the advance to now be attempted at or not materially below current levels. The market is likewise approaching a time period late summer — normally favorable to buoyancy.

THE TREND OF SHARE VALUES. Important market movements hinge on business, credit, and political developments, and in weighing these it is essential that distinction be made between short-term and longer range considerations. In the present instance the short-term picture, while bullish on balance, contains elements of some opposition, whereas the longer range viewpoint is decidedly favorable.

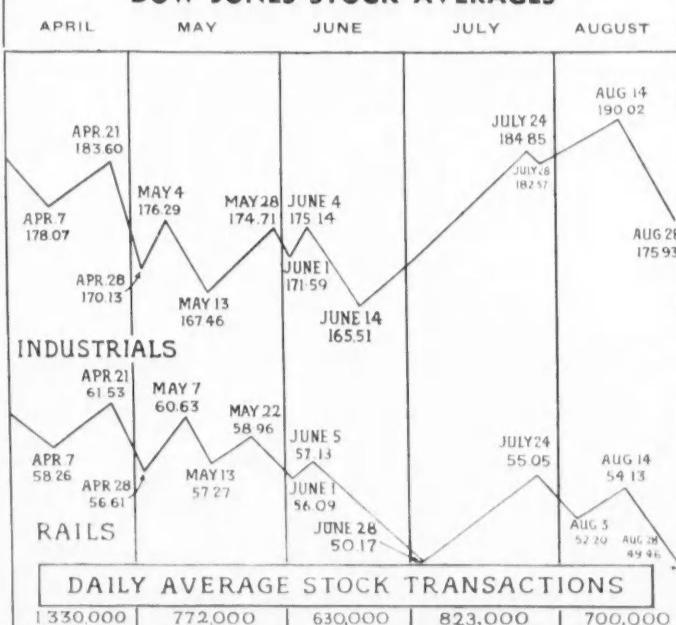
From the short-term angle factors on the negative side of the ledger are threats of a fall session of Congress to pass on controversial legislation, fears of increasing strikes over the months immediately ahead, renewed weakness in commodity prices (a partly seasonal movement), and the undeclared war in the Orient. These developments are naturally disturbing to psychology, the last mentioned being currently the most acute, and having led to some selling of European holdings of American issues. Unless one or more of the European powers become involved in war, however, it is difficult to visualize any appreciable European sales of American stocks, as to the contrary, increasing uncertainty has been one of the chief influences behind the foreign demand for American issues.

Against the aforementioned considerations is the prospect for fall trade in this country. Considerable emphasis must always be placed upon the outlook for purchasing power, and particularly so at this time, for we are now at a point in the cycle where costs of production, and hence cost of living, are commencing to rise. So long, however, as purchasing power increases at a more rapid rate than the rise in costs, and this is evident in the American recovery to date, no difficulty should be experienced in passing on an increased volume of goods to the consumer.

Checks with producers and distributors indicate that a substantial expansion in business activity is anticipated over the next three to six months. This outlook is further substantiated by the increase which has been taking place in commercial bank loans. One basis for the business improvement is the prospective \$10,000,000,000 income for U.S.A. farmers in 1938 which will be 10% over last year's figures, and will have a greater purchasing power than the farm income in 1929. A second factor is the high level of factory payrolls, arising both out of wage increases and expanding employment in the durable goods group.

As to durable goods, it is believed within the building industry that the recent lag in new residential building is about over, and that the construction index will soon turn upward. Farm implement and tractor companies are now marking up new sales and earnings records, and feel that the first half of 1938 will witness even further improvement. Freight car loadings will reach new peaks in the fall, and the relative scarcity of rolling stock attendant thereon, along with anticipated settlement of wage difficulties by that time, should lead to substantial ordering of railroad equipment. Lastly, while strikes and labor difficulties throughout industry will continue, it is probable that Lewis sufficiently overplayed his hand last spring to alienate public sympathy, thus making more remote the threat of C.I.O. dominance of American or Canadian industry.

### DOW JONES STOCK AVERAGES



# THE WORLD WHEAT SITUATION

## World Stocks at Lowest Level Since Great War — Supplies Closely Balance Ordinary Requirements

**WORLD** supplies of wheat for the current season are the smallest since 1926, being slightly less than last year when supply and demand so closely balanced. Heavy inroads were made during the past crop year into stocks carried over. The total was reduced by approximately 245 million bushels and now stands at the lowest level since the Great War. This decrease, states the Royal Bank of Canada in its monthly letter, more than offsets the increase in prospective production and it is anticipated that a good demand will develop this season for all stocks available for export. Prices have recently been particularly sensitive to crop developments but have maintained a comparatively high level.

Continued drought and the lack of sub-soil moisture have resulted in the worst crop failure in the history of wheat-growing in Western Canada. The average yield per acre this season is the poorest ever recorded and the out-turn of this year's harvest will be the smallest for a long period of years.

The carryover has now been reduced to 36 million bushels and Canada will probably have an exportable surplus substantially below 100 million bushels. During the crop year just closed Canadian exports of wheat and wheat flour were the equivalent of about 200 million bushels of wheat. Our exports of these commodities have not been less than 100 million bushels since the crop year 1919-20 when 92 million were shipped. While other wheat-growing areas have not been visited with the disaster suffered by Canadian farmers, the lack of substantial wheat supplies in Canada for international markets will have far-reaching effects on the world wheat situation during the coming year. What supplies are available should enjoy a keen demand, particularly if the quality of the grain is high and adaptable for mixing purposes.

The United States, after a long series of small crops harvested this year the best crop since 1931. The latest official estimate places the combined yield of winter and spring wheat at 890 million bushels. This compares with 626 million bushels in 1936 and an average of 583 million for the past four years, when adverse weather conditions greatly reduced yields. The outturn this year, moreover, is above the five-year average of 864 million bushels for the period 1928 to 1932. The average yield per acre of 13.1 bushels was smaller than the long-time average of 14.4 bushels for the years 1923 to 1932, but this decline was more than offset by the increase in acreage which was the largest seeded to wheat in the history of the United States. The 1937 wheat crop is estimated to be the most valuable since about 1927.

**T**HE carryover is placed at 90 million bushels, making total supplies 980 million bushels. Allowing for domestic requirements of 680 million bushels and a carryover of 150 million, 150 million bushels remain available for export. Supplies of Durum wheat are small, only slightly more than half the average for the five years 1928 to 1932, and some imports of this variety may be required, but on balance, after having been a substantial importer for the past three years, the United States will probably be the world's largest exporter of wheat during the crop year 1937-38.

World wheat supplies and ordinary requirements closely balance again this year. Broomhall estimates shipments from the Southern Hemisphere during the coming season at 176 million bushels; this is 93 million less than in 1936-37. If Argentina and Australia obtain good crops they will be able to supply more than the required 156 million bushels, but if the crops are of only moderate size, importing countries may experience some difficulty in securing their full requirements.

## MINES

BY J. A. MCRAE

**I**NTERNATIONAL NICKEL has developed into one of the largest precious metal producing mines of the world. A survey of the current rate of performance shows this mine now producing platinum, gold and silver at a rate of approximately \$15,000,000 annually.

Only one other mine in Canada, the Lake Shore, is producing precious metals at a greater rate than International Nickel.

Gross income of International Nickel has risen to a rate of very close to \$10,000,000 every 30 days, made up of close to 300,000,000 lbs. of copper, 200,000,000 lbs. of nickel and \$15,000,000 in precious metals. Profits are exceeding \$5,000,000 per month.

Senator Rouyn is taking shape as one of the more important new developments in Quebec. Extensive diamond drilling has outlined a big width of ore which officials declare will grade between \$9 and \$10 per ton in gold. Some of the leading mining organizations in Canada have made bids for participation in development of the mine.

Beattie Gold milled 277,800 tons of ore during the first six months of 1937 and produced \$1,203,000. This showed an operating profit of \$110,760. An increase of 10 per cent. in milling rate will take place within the next sixty days. Also, completion of a roasting plant will then add to recoveries. Output of \$3,000,000 a year is indicated.

God's Lake Gold has opened a length of 460 ft. of ore at the 4th level in which the average gold content is \$14 per ton across an average width of 5 ft. Profits are running close to \$25,000 per month at present. The mill is operating at 185 to 200 tons daily.

### UNLISTED QUOTATIONS

(Furnished by A. J. Patterson, Jr., & Co., Ltd., Toronto, August 30th, 1937)

#### INDUSTRIAL STOCKS:

	Bid	Asked
Avalon Sugar Corp. ....	3.50	4.25
Arizona Steel Corp. ....	82.00	84.00
Auditor Nat. Corp. ....	53.50	56.00
Div. 4.00	20.00	
Brandom-Henderson Pfd. ....	99.00	
B.C. Pulp & Paper 7% Pfd. ....	100.00	
Burns & Co. Ltd. ....	79.00	80.50
Canadian Tin & Sugar ....	106.00	
Canada Starch 7% Pfd. ....	27.00	
Can. Wire & Cable ...	113.00	115.00
Div. 6% Pfd. ....	233.00	237.00
Can. Industries 7% Pfd. ....	137.00	138.00
Can. Tube & Steel Com. ....	12.50	14.00
Chase, A. W. 8.00 Pfd. ....	95.00	
Common .....	98.00	100.50
Dom. Found. & Steel ...	98.00	100.50
Div. 6% Pfd. ....	110.50	115.00
Greening Wire 7% Pfd. ....	8.00	9.00
Hayes Steel Prod. 6% Pfd. ....	95.00	97.50
Inter. Met. Indust. "A" ...	80.00	
Inter. Met. Indust. "B" ...	21.00	23.00
Loblaw, Inc. (U.S.) Units ...	6.00	9.00
Perfection Pete, \$1.50 Pfd. ....	10.75	
Robinson Consol. Cone ...	10.75	11.50
Watson (Geo.) Foods Ltd. ....	2.50	3.25
Zellers Ltd. 6% Pfd. ....	81.00	

#### TRUSTS & LOAN STOCKS:

Chartered Trust ...	39.00	101.00
Chatham Inv. Par \$50.00	49.00	52.00
London & Western Trust ...	50.00	55.50
Sterling Trust ...	41.50	
Traders Fin. "A" 7% Pfd. ....	95.00	98.50
Common .....	28.00	30.00

#### INVESTMENT TRUST SHARES:

Can. Gen. Inv. Ltd. ....	9.50	10.20
Div. 4.00	8.50	9.25
Investment Fund 6% Pfd. ....	57.00	60.00
Common .....	4.50	5.25
United Corp. Ltd. "B" ...	22.50	24.00

#### POWER ISSUES:

Calgary Power 6% Pfd. ....	81.00	85.00
Calgary Nat. Gas L.H.P. 6% Pfd. ....	89.00	92.00
Foreign Power Sec's ...	8.50	10.25
Great Lakes Power 7.00 Pfd. ....	99.50	100.00
Inter. M. 4.75 Pfd. ....	16.00	18.00
Montreal Island Pwr. 6% Pfd. ....	15.50	18.00



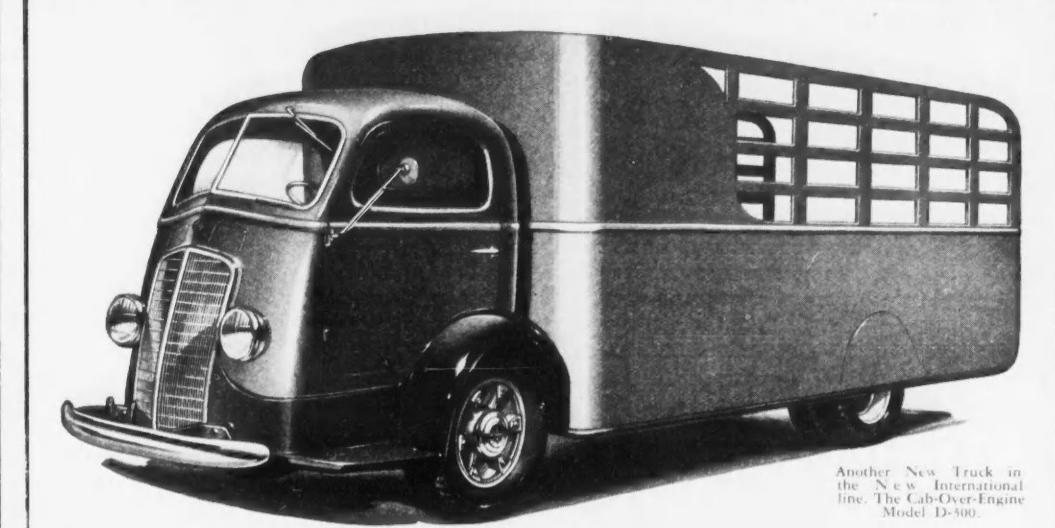
R. O. McCULLOCH, President of the Mutual Life Assurance Company of Canada, who presented an interesting review of Canadian conditions to members of the Quarter Million and Century Clubs of the Mutual Life of Canada, at Waterloo, Ont., last week. In the course of his address Mr. McCulloch pointed out that the Dominion and most provincial budgets are still unbalanced despite nearly three years of recovery, and warned that "until budgets are balanced and government borrowing limited our public finances cannot be considered as being on a sound basis."

in gold. Provided underground development confirms this condition, a mill of large capacity is planned.

Jacobs has encountered rich ore at 1,000 ft. in depth. Drifting has commenced, and the details available within the next few days will reflect more accurately the importance of the development.

Split Lake has commenced sinking operations. To a depth of 20 ft. so far reached, the ore averages over \$20 in gold per ton, thereby measuring up to surface assaying in which Dr. Wright, geologist, showed average values of \$24 to the ton.

Hollinger Consolidated has produced an average of a little more than \$1,200,000 every 30 days so far this year. Data secured for SATURDAY NIGHT shows Hollinger produced approximately \$16,700,000 during the eight



Another New Truck in the New International line. The Cab-Over-Engine Model D-300.

## THE NEW CAB-OVER-ENGINE INTERNationals

As in the other models in the New International line, this new Cab-Over-Engine International is new in construction as well as in design. It offers a new standard in performance as well as in appearance.

This new Cab-Over-Engine International is by no means just a converted conventional truck. While we call it "cab-over-engine" it is more than that; the engine is under the seat, which means still more practical design. A new truck from the ground up. All-truck like every other International. Instead of the standard hood, there is maximum extra-loading space, with perfected load distribution on front and rear axles and all four wheels. There is

greater operating economy. The engine is completely accessible. The new cab provides perfect ventilation, greater comfort for the driver, and increased visibility. New steering construction and the shorter wheelbase provide greatest handling ease, and new hydraulic brakes provide maximum braking efficiency.

Here is the ideal low-priced truck in the 1½-ton field for today's crowded traffic. See this new Cab-Over-Engine International, and see the other new Internationals, ranging from Half-Ton units to powerful Six-Wheelers. Visit any branch or dealer showroom, or write for catalog of the models to meet your needs.

INTERNATIONAL HARVESTER COMPANY  
HAMILTON  
of Canada, Ltd. ONTARIO

## INTERNATIONAL TRUCKS

months ended Aug. 31. The ore has averaged \$8.60 per ton so far this year.

Sachigo River Exploration, the farthest north gold mining enterprise in Ontario, has exposed a length of 65 ft. at the first level where the gold values are \$53 per ton across an average width of 24 inches. At the

second level, the results have been more impressive with values running \$88.50 per ton in gold across an average width of 24 inches and for a length of 115 ft. as far drifted upon.

Kirkland Lake Gold has been transformed into one of the important mines of the Kirkland Lake district. Whereas in 1936 the mine was yielding around \$8.80 per ton and realizing only modest profit, the records for 1937 as secured for this paper show average recovery of \$14.15 so far during 1937 and with the trend still upward.

Kirkland Lake Gold has been transformed into one of the important mines of the Kirkland Lake district.

Whereas in 1936 the mine was yielding around \$8.80 per ton and realizing only modest profit, the records for 1937 as secured for this paper show average recovery of \$14.15 so far during 1937 and with the trend still upward.

Kirkland Lake Gold has been transformed into one of the important mines of the Kirkland Lake district. Whereas in 1936 the mine was yielding around \$8.80 per ton and realizing only modest profit, the records for 1937 as secured for this paper show average recovery of \$14.15 so far during 1937 and with the trend still upward.

## 60,000 COMMON SHARES

(No Par Value)

## The B. Greening Wire Company, Limited

(Incorporated under the laws of the Dominion of Canada)

### CAPITALIZATION

(Upon completion of financing)

Common Stock (No Par Value)	Authorized	Issued or to be Issued
- - -	250,000 shares	190,000 shares

**THE COMPANY**—The B. Greening Wire Company, Limited, was incorporated under the laws of the Dominion of Canada in 1923 to acquire the properties and business of The B. Greening Wire Company, Limited, in Hamilton, Ontario, one of the largest manufacturers in Canada of all classes of wire cables, cloth, screens, chain, etc. The original Company was founded in 1859 by Benjamin Greening who came from Manchester, England, where he had previously been engaged in the wire industry.

The Company's products are known from coast to coast in Canada and are exported to the United States, England, India, South Africa, Australia, New Zealand and South America. A branch office and warehouse is operated in Montreal, and direct agencies are maintained in Calgary and Winnipeg. Business is carried on mainly with the wholesale hardware trade and directly with large industrial and mining companies.

**PURPOSE OF ISSUE**—The proceeds of this issue, and of a further 10,000 Common Shares to be purchased by the present holders of Common Shares, will be used to the extent necessary to redeem \$650,000 par value of 7% Cumulative Preference Shares on October 1st, 1937. Any balance will be used to augment the Company's working capital.

**EARNINGS**—For the fiscal year ended June 30th, 1937 net profits, after depreciation and taxes, were equivalent to \$1.06 per share on 190,000 Common Shares presently to be outstanding.

**DIVIDENDS**—It is the intention of the Board of Directors of the Company to place the Common Shares on a dividend basis of 50 cents per share. It is expected that a dividend will be declared payable on January 2nd, 1938.

We offer these Common Shares, if, as and when issued and accepted by us, subject to the approval of all legal details on our behalf by Messrs. Kilmer, Landrian, Rumball, Gordon & Beatty, Toronto, Ontario. The solicitors for the company are Messrs. Gibson, Levy, Inch & Coyne, Hamilton, Ontario.

## PRICE \$12.00 PER SHARE

The right is reserved to reject any or all applications and also in any case to allot a lesser number than that for which application is made. Interim certificates are expected to be ready for delivery on or about September 10, 1937.



## Banking MONEY AWAY?

Bank of Montreal money orders and drafts are safe, convenient and inexpensive... on sale at all of our 500 branches.

### BANK OF MONTREAL

ESTABLISHED 1817

MODERN, EXPERIENCED BANKING SERVICE  
...the outcome of 129 years successful operation

HEAD OFFICE, MONTREAL



## PREDICTS PROSPERITY FOR THE DOMINION

R. O. McCulloch, President, Addresses Mutual Life Convention

Waterloo, Ont., August 24, 1937.—When addressing the members of the Quarter Million and Century Clubs of The Mutual Life of Canada, meeting here to-day in Convention, the President of the Company, R. O. McCulloch, and the General Manager, Mr. W. H. Somerville, reported on the activities of the Company for the year to date, and commented on conditions in general throughout the Dominion. It was stated that the sales of Mutual Life insurance in the first seven months of the year have been very high, exceeding the 1936 figures for the same period. In each of the seven months there has been a substantial increase in insurance in force and in the number of policies on the Company's books. Other phases of the Company's business have been equally satisfactory.

The President dwelt on the importance of life insurance, and The Mutual Life of Canada in particular, as a great social force. Turning to conditions in the Dominion he expressed the hope that by means of reparation and resettlement schemes which are under way, the worst parts of the drought area in Saskatchewan and Alberta can be taken care of, and that farmers in the remaining areas will be able to do reasonably well with a return to more normal conditions, which, Mr. McCulloch stated, he believes will come.

#### Business Index Gains

"In the year 1936," he said, "with the exception of the first few months, may be characterized as one of consistent recovery from the depression years 1932, 1933 and 1934; then the year 1937, at least to date, may be described as one in which there has been continued prosperity with some receding out of business activities and some hesitancy in the upward trend of the preceding two years. It may be that it is only natural that this should be so after the rapidity of the advance made in 1936. At one time in that year the index number representing the physical volume of business was 21%, in excess of the index number in 1926, a so-called normal year."

The extent of the gain is emphasized and may be better appreciated when it is compared with the low reached in 1933, when the volume was 33% below the 1926 level. The increased activity was general in nearly all avenues of business and was reflected by consecutive increases in commodity prices and consistently rising stock market quotations. Bond prices were strong and interest rates were at the lowest level reached thus far since the Dominion of Canada Perpetual Bonds were sold on a \$115 basis, and it was a difficult problem to interest funds in safe securities yielding a return at an unparalelled with bad risk, and best possible to secure in previous years. The first three months of 1937 were a continuation of the economic expansion of 1936. The trend of commodity and security prices to higher levels persisted, and the activity of business resulted in a great many plants being operated at full capacity. The agricultural race in Europe and the enormous intention of the United Kingdom to borrow Two Billion Dollars over the next five years to be spent in government provided a powerful impetus for strength in base metal prices and increased operations in the heavy industries.

#### Newspoint 850 a Ton

Newspoint and lighter companies were making rapid advances. A price of \$600 per ton for newspaper was announced as a basis for 1938 contracts as compared with \$42.50 the price at which 1937 contracts were signed.

Agricultural products were also sharing in this general rise, the price of wheat at Winnipeg reaching \$1.50 per bushel. Unfortunately the benefit of higher grain prices was minimized by the small crop in 1936 by reason of the severe drought over extensive areas in the West, but also due to the fact that many farmers were unable to hold their grain and had sold it at lower levels in the preceding fall.

Inflation appeared to be taking hold and the attitude of Government bodies which had heretofore been desirous of promoting higher price-changes and now became fearful of the height to which they had risen and the further heights towards which they appeared to be headed. A large speculative element was entering the market in anticipation of higher levels, the "Boomeret" of 1936

## FARMERS OF B.C. OPPOSE MARKETING BOARDS

(Continued from Page 17)

"opinion" under the Constitutional Questions Determination Act that B.C. Marketing Legislation was valid, this particular injunction still stood; and while marketing authorities recognized that the Milk Board could not function until such time as the injunction was removed by Mr. Justice Manson himself or annulled by a higher court, they felt that the Appeal Court decision enabled them to revive the various other Boards appointed under the Marketing Act.

Any hope that Provincial Marketing tycoons may have felt that Mr. Justice Manson would see the light, remove his injunction and permit of the unrestrained regimentation in practically all branches of primary industry, was unduly shattered when on July 29 that judge granted an injunction restraining the Vegetable Board from interfering with the operations of a wholesale vegetable

firm. Mr. Justice Manson held that he was not bound by the Appeal Court "opinion" under the Constitutional Questions Determination Act reference, as it had not been entered as a judgment and was expressed upon academic questions whereas his judgment was a matter of record in the Supreme Court and was founded upon evidence adduced at the trial.

Once again consternation reigned in the ranks of the compulsionists. In the matter of testing the marketing legislation by a reference under the Constitutional Questions Determination Act instead of directly appealing the original Manson judgment, the B.C. government had once short-circuited accepted legal procedure. Now, instead of waiting for the Appeal Court to convene for its regular sitting, the same three judges who had heard the previous reference were instructed to cut short their vacations and hear an appeal against both Manson injunctions.

This hearing took place in Victoria on August 10 and was very brief.

The hearing before Mr. Justice Manson of the original application for an injunction against the Milk Board had occupied three days and entailed the examination of 28 exhibits. It had necessitated an exhaustive enquiry into the actual operation of the Marketing Act.

The Appeal Court hearing of the reference under the Constitutional Questions Determination Act had been concerned with the theoretical validity of the marketing legislation and had not involved a review of the evidence of the Act's operation.

Nor was the evidence which had influenced Mr. Justice Manson in forming his judgment reviewed before the Appeal Court in the appeal against the Manson injunctions.

When Mr. D. N. Hossie, K.C., counsel for the plaintiffs in the original application for injunctions, held that in actual practice the Board had gone beyond the Act and suggested that the Appeal Court should examine the Board's scheme in operation, one of the judges said he could see no reason why the court should meet in special session on this matter. With a minimum of lost time the court ruled out the injunctions and presumably hastened away to complete the interrupted vacation.

The final decision on the validity of B.C.'s marketing legislation will now rest with the Imperial Privy Council, before whom independents have given notice of an appeal against the B.C. Appeal Court judgment.

The three principal grounds on which Mr. Justice Manson found the B.C. Marketing Legislation invalid were: (1) that it entailed sweeping delegation of legislative power to the Executive Council which, he contended, was paramount to the establishment of fascism in the province; (2) that it restrained trade and commerce in contravention to Section 121 of the B.N.A. Act, by hedging in the producer by regulations with respect to the packing, transporting, storage and marketing of his products to a point far beyond that which was necessary to control the marketing of natural products of the Province within the province and with the obvious aim of controlling the marketing of natural products regardless of their market destination; (3) that the power given to boards to fix and to collect license fees amounted to the levy of an indirect tax.

The Appeal Court was at direct variance with Mr. Justice Manson on all three points; but it is interesting to recall that the full Appeal Court of Alberta recently unanimously declared certain legislation ultra vires because it involved delegation of legislative power to the Social Credit Council.

Mr. Justice M. A. Macdonald, who delivered the opinion of the Court in the reference under the Constitutional Questions Determination Act, apparently has not changed the opinions expressed when he delivered a minority judgment upon the B.C. Dairy Products Sales Adjustment Act which, on a stated case, was declared ultra vires by the Supreme Court of B.C., by his colleagues on the B.C. Appeal Court and by the Privy Council.

If the recent B.C. Appeal Court

judgment stands before the Privy Council it may well prove not only a forerunner of a situation tantamount to fascism, as suggested by Mr. Justice Manson, by allowing practically unlimited powers to be delegated by the legislature to the Legislative Council and by them handed on to Boards; but may also prove an important step towards the disintegration of confederation by permitting control of inter-provincial trade through the medium of indirect means such as occurs when a body such as the B.C. Vegetable Board has unlimited power to control the transportation of natural products under the guise of marketing legislation.

The importance of this aspect can be gauged by the fact that a member of the Vegetable Board, giving evidence before Mr. Justice Manson in the hearing of the injunction application, stated that the Board was not interested in transportation as such but merely as a means of controlling the marketing of vegetables.

Very significant and alarming to those of us who believe in constitutional methods and adherence to democratic practices, is the marked tendency developed by Canadian provincial governments to attempt to attain their objectives either by the use of legal artifices or else by closing the courts to appeals against oppressive legislation of doubtful validity.

Premier Hepburn passed legislation closing the courts of Ontario to appeal by power companies against power contract cancellation of the Ontario Hydro Commission.

Premier Aberhart passed acts attempting to set up his government as a financial dictatorship within the boundaries of Alberta without regard to the authorities of the courts or parliaments of Canada and passed an Act to close the courts to actions

## IS IT TIME FOR ANOTHER WORLD CONFERENCE?

(Continued from Page 17)

countries at the conference would not be slow to take advantage of it.

Those tactics would hardly be concluded without some assurance regarding currency stability. There would therefore have to be some settlement of the gold question which would involve either a ratification of the present tripartite agreement between England, France and the United States, or the conclusion of some new arrangement.

The failure of the World Economic Conference of 1933 has been blamed on the United States, and not without reason. But the Conference was doomed to failure from the very beginning. Its scope was too large; there were too many interests involved. In attempting to bring into agreement all the nations of the world at one time, the Conference was taking a much bigger bite than it could ever hope to chew, much less digest. That was the real reason for its lack of success.

A new conference, therefore, should be more modest in its endeavors. Instead of bringing together many nations with diverse and in some cases diametrically opposed views and interests, it should be content, as a start, to bring into some tangible agreement or union a few nations who see things more or less in the same light. If a conference were held between France, the Oslo bloc, the United States, Great Britain and the Dominions, much could be accomplished.

One sure accomplishment would be the conclusion of a trade agreement between Great Britain and the United States. The present obstacle to such a treaty is the Ottawa Agreement but, with the Dominions in attendance and the prospect of wider markets as an inducement, the Conference would be the means of overcoming this obstacle. If the Dominions did waive their preference rights, the resulting treaty would be tantamount to admitting the United States to the British preferential union as the treaty would unquestionably be accompanied by similar pacts between the United States and the Dominions. Such action would set up a precedent and the other

countries at the conference would prefer it to come from a country like Canada. And this Dominion, whose economy is so wrapped up with the interests of international trade and gold, could hardly be adverse to making such a move. Once such a conference is suggested, it is unthinkable that the other countries would let the opportunity pass. Contrary to getting a cold reception, the prospect of such an international conference might be welcomed with open arms.

Financial Editor, Saturday Night:  
I have been a reader of Saturday Night for a great many years and have written you quite frequently for information and you have always given me prompt and courteous replies, and I want to thank you.

—F. N. H. Ingersoll, Ont.



"RAW TOAST FOR ENGLAND'S BREAKFASTS. Or, prospective bread for England's beef sandwiches. The "Frumenton", out of Vancouver, docked at the Millwall Docks, London, carrying a record cargo of 12,000 tons of Canadian wheat, is unloaded by four elevators working like giant vacuum cleaners to suck up the grain, store it for future use."